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1991 ANNUAL REPORT

OF THE

Bureau of Financial Institutions

State Corporation Commission

Commonweath of Virginia

Banks
Credit Unions
Industrial Loan Associations
Money Order Sellers
Non-profit Debt Counseling Agencies
Savings Institutions

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1991

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS

TABLE OF CONTENTS

Letter of Transmittal 3

Personnel 4

Legal Holidays 5

Organizational Chart 6

Domestic Deposits of State and National Banks 7

BANKS:
- Consolidated Report of Condition 8
- Consolidated Report of Income 9
- Operating Ratios of all State Chartered Banks 10
- Bank Applications Received and/or Acted Upon 14
- Bank Status Changes 20
- Individual Banks' Balance Sheets 26
- Alphabetical Listing by Name of State Banks Showing Officers and Branches 64
- Alphabetical Listing by Location of State Banks and Branches Per City and County 85
- Registered Bank Holding Companies 108
- Trust Subsidiaries 113
- Foreign Branches and Edge Act Banks 113

SAVINGS INSTITUTIONS:
- Consolidated Statement of Condition 114
- Savings Institution Applications Received and/or Acted Upon 115
- Savings Institution Status Changes 117
- Individual Savings Institution Balance Sheets 118
- Alphabetical Listing by Name of State Savings Institutions Showing Officers and Branches 121
- Alphabetical Listing by Location of State Savings Institutions and Branches Per City and County 122

INDUSTRIAL LOAN ASSOCIATIONS:
- Industrial Loan Associations and Other Information 123
- Consolidated Statement of Financial Condition 124

CREDIT UNIONS:
- Consolidated Balance Sheet 125
- Consolidated Statement of Income and Expenses 126
- Credit Union Applications Received and/or Acted Upon 127
- Credit Union Status Changes 127
- Alphabetical Listing by Name of Credit Unions Showing Treasurers, Assets and Service Facilities 128
- Branches of Out-of-State Credit Unions 135

NON-PROFIT DEBT COUNSELING AGENCIES 136

MONEY ORDER SELLERS 137

STATE CORPORATION COMMISSION

THEODORE V. MORRISON, JR., Chairman

THOMAS P. HARWOOD, JR. PRESTON C. SHANNON

WILLIAM J. BRIDGE, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 1991

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended, December 31, 1991.

Respectfully,

SIDNEY A. BAILEY
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS

SIDNEY A. BAILEY
Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE

GERALD E. FALLEN
Financial Institutions Administrative Manager

BANKS AND SAVINGS INSTITUTIONS

JOHN M. CROCKETT
Deputy Commissioner

CONSUMER FINANCE

E. JOSEPH FACE, JR.
Acting Assistant Commissioner

CORPORATE STRUCTURE AND RESEARCH

NICHOLAS C. KYRUS
Deputy Commissioner

CREDIT UNIONS

GEORGE H. LATHAM
Assistant Commissioner

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 15, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

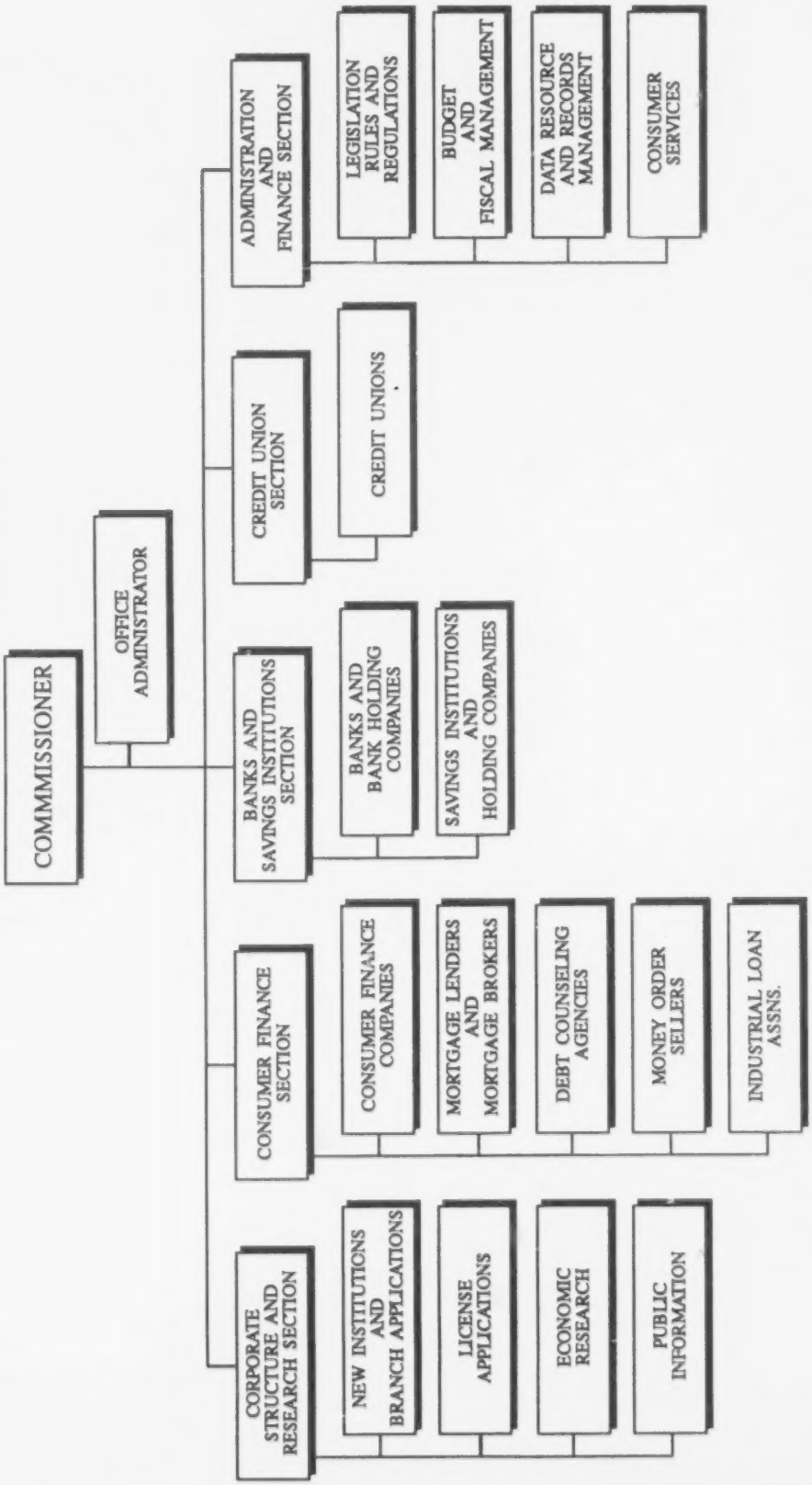
Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to date

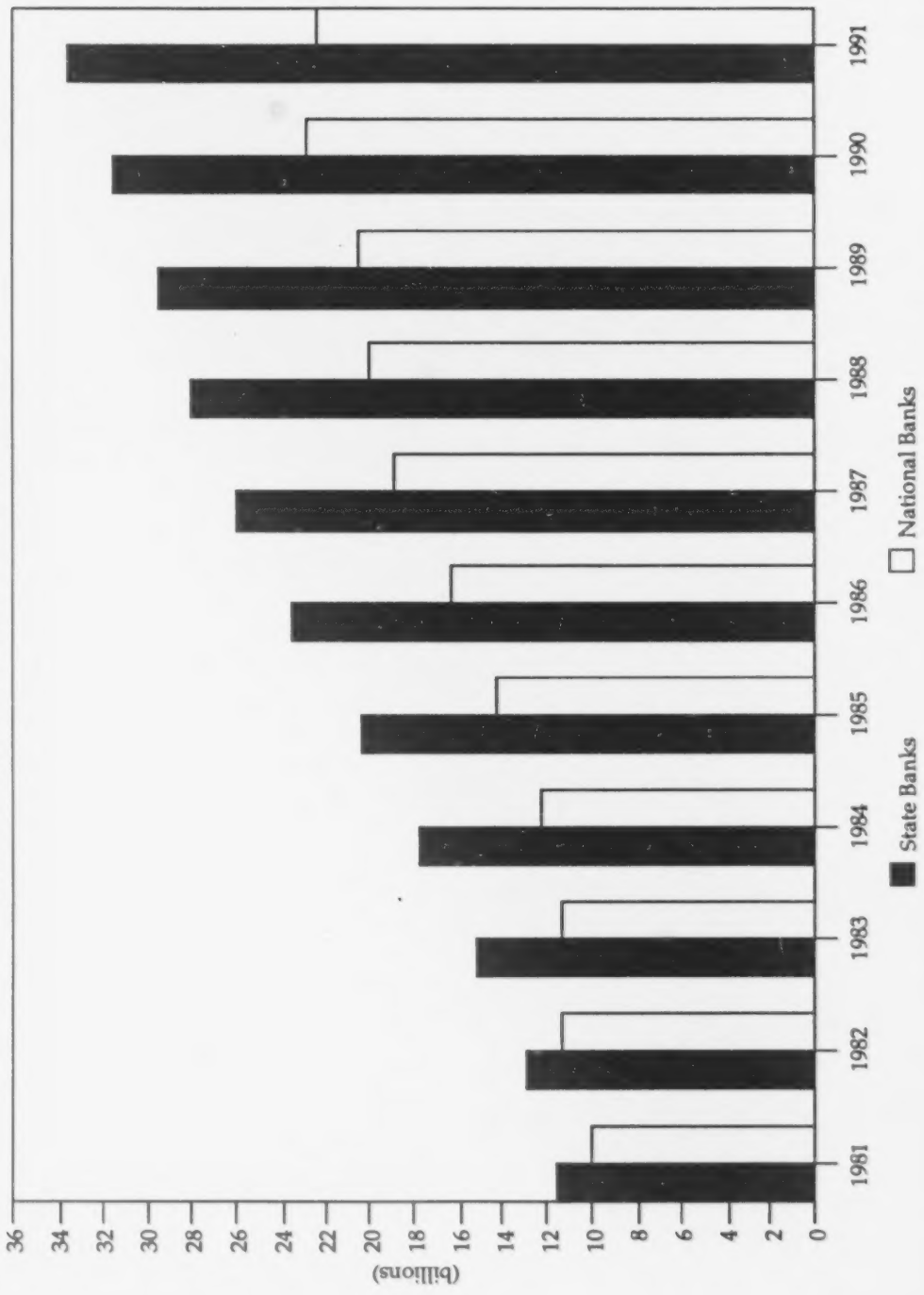
LEGAL HOLIDAYS

In each year, the first day of January (New Year's Day), the third Monday in January (Lee-Jackson-King Day), the third Monday in February (George Washington Day), the last Monday in May (Confederate Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus and Yorktown Victory Day), the eleventh day of November (Veterans Day), the fourth Thursday in November and the Friday next following (Thanksgiving), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on a Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1, Chapter 3, Code of Virginia).

ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS



DOMESTIC DEPOSITS OF VIRGINIA BANKS
STATE & NATIONAL BANKS — VIRGINIA 1981-1991



CONSOLIDATED REPORT OF CONDITION VIRGINIA STATE BANKS DECEMBER 31, 1990 & 1991 (DOLLAR AMOUNTS IN THOUSANDS)

	129 State Banks December 31, 1990 1,147 branches	131 State Banks December 31, 1991 1,194 branches
ASSETS		
1. Cash and balances due from depository institutions	$ 2,791,666	$ 2,888,804
2. Noninterest-bearing balances and currency and coin	2,253,318	2,359,061
3. Interest-bearing balances	538,348	529,743
4. Securities	8,486,893	10,197,877
5. Federal funds sold & securities purchased under agreements to resell in domestic offices of the banks and their Edge and Agreement subsidiaries, and in IBFs	1,558,161	1,704,793
6. Loan and lease financing receivables:		
7. Loans and leases, net of unearned income	25,090,271	24,598,337
8. LESS: Allowance for loan and lease losses	498,660	684,514
9. LESS: Allocated transfer risk reserve	0	0
10. Loans and leases, net of unearned income and allowance for losses	$24,591,611	$23,913,823
11. Assets held in trading accounts	718,125	372,789
12. Premises and fixed assets (including capitalized leases)	830,710	853,192
13. Other real estate owned	195,028	329,418
14. Investments in unconsolidated subsidiaries and associated companies	10,424	5,861
15. Customers' liabilities to banks on acceptances outstanding	44,880	48,124
16. Intangible assets	64,825	69,574
17. Other assets	1,313,482	1,813,368
18. TOTAL ASSETS	$40,605,805	$42,197,623
LIABILITIES		
19. Deposits:		
20. (1) Noninterest-bearing	$ 5,172, 804	$ 5,415,028
21. (2) Interest-bearing	26,393,088	28,163,682
22. In domestic offices	31,565,892	$33,578,710
23. (1) Noninterest-bearing	1,259	295
24. (2) Interest-bearing	$ 58,869	$ 15,616
25. In foreign offices, Edge and Agreement subsidiaries, and IBFs	60,128	15,911
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the banks and their Edge and Agreement subsidiaries, and in IBFs	4,251,178	4,143,106
27. Demand notes issued to the U.S. Treasury	92,438	122,956
28. Other borrowed money	1,024,805	689,597
29. Mortgage indebtedness and obligations under capitalized leases	53,502	45,680
30. Banks' liabilities on acceptances executed and outstanding	44,880	48,124
31. Notes and debentures subordinated to deposits	183,794	258,692
32. Other liabilities	704,265	639,264
33. TOTAL LIABILITIES	$37,980,882	$39,542,040
EQUITY CAPITAL		
34. Common Stock	$ 632,478	$ 638,020
35. Surplus	533,602	607,870
36. Undivided profits and capital reserves	1,459,168	1,409,851
37. LESS: Net unrealized loss on marketable equity securities	325	158
38. TOTAL EQUITY	$ 2,624,923	$ 2,655,583
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$40,605,805	$42,197,623

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

	1990	1991
INTEREST INCOME:		
Interest and fees on loans	$2,940,308	$2,634,808
Income from lease financing receivables	3,938	3,646
Interest on balances due from depository institutions	32,819	43,239
Interest and dividends on securities	771,990	805,959
Interest from assets held in trading accounts	14,288	13,962
Interest on federal funds sold and securities purchased under agreements to resell in domestic offices of the banks and their Edge and Agreement subsidiaries, and in IBFs	123,136	119,162
TOTAL INTEREST INCOME	$3,886,479	$3,620,776
INTEREST EXPENSE:		
Interest on time certificates of deposit of $100,000 or more	$ 353,028	$ 244,365
Interest on other deposits	1,493,534	1,491,341
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	14,363	3,520
Expense of federal funds purchased and securities sold under agreements to repurchase in domestic offices of the banks and their Edge and Agreement subsidiaries and in IBFs	364,946	235,068
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	129,217	62,256
Interest on mortgage indebtedness and obligations under capitalized leases	4,701	3,827
Interest on notes and debentures, subordinated to deposits	18,225	16,976
TOTAL INTEREST EXPENSE	$2,378,014	$2,057,353
NET INTEREST INCOME	$1,508,465	$1,563,423
Provision for loan and lease losses	$ 476,260	$ 565,863
NONINTEREST INCOME:		
Income from fiduciary activities	$ 51,016	$ 57,061
Service charges on deposit accounts in domestic offices	157,957	180,217
Gains (losses) and fees from assets held in trading accounts	10,935	26,495
Other fees	0	139,302
Other noninterest income	231,285	151,777
TOTAL NONINTEREST INCOME	$ 451,193	$ 554,852
Gains (losses) on securities not held in trading accounts	$ 33,142	$ 156,166
NONINTEREST EXPENSE:		
Salaries and employee benefits	$ 618,088	$ 654,600
Expenses of premises and fixed assets (net of rental income)	199,682	197,532
Other noninterest expense	470,331	603,138
TOTAL NONINTEREST EXPENSE	$1,288,101	$1,455,270
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 228,439	$ 253,308
APPLICABLE INCOME TAXES	$ 37,214	$ 91,724
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 191,225	$ 161,584
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	$ 489	$ 202
NET INCOME	$ 191,714	$ 161,786

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1991

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25-50	50-100	100-250	250-500	Over 1 Billion	All Banks
NUMBER OF BANKS IN GROUPS OF	13	35	43	26	9	5	131
SOURCE AND DISTRIBUTION OF INCOME:							
Percentage of Total Interest Income:							
INTEREST INCOME:							
Interest and fees on loans	71.01	78.87	77.73	73.59	76.57	71.50	72.77
Income from lease financing receivables	0.00	0.00	0.01	0.00	0.00	0.14	0.10
Interest on balances due from depository institutions	2.17	1.25	1.56	0.44	0.60	1.31	1.19
Interest and dividends on securities	20.01	14.60	17.11	23.56	20.34	23.18	22.26
Interest from assets held in trading accounts	0.03	0.03	0.00	0.01	0.00	0.53	0.39
Interest on federal funds sold and securities purchased under agreements to resell in domestic offices of the banks and their Edge and Agreement subsidiaries, and in IBFs	6.78	5.25	3.59	2.40	2.49	3.34	3.29
TOTAL INTEREST INCOME	100.00	100.00	100.00	100.00	100.00	100.00	100.00
INTEREST EXPENSE:							
Interest on time certificates of deposit of $100,000 or more	10.78	9.71	8.21	6.21	6.34	6.55	6.75
Interest on other deposits	47.60	45.52	47.98	47.58	47.37	38.81	41.19
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	0.00	0.00	0.00	0.00	0.00	0.13	0.10
Expense of federal funds purchased and securities sold under agreements to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries and in IBFs	0.05	0.97	0.43	0.55	0.76	8.75	6.49
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	0.03	0.16	0.08	0.06	0.17	2.34	1.72
Interest on mortgage indebtedness and obligations under capitalized leases	0.18	0.02	0.05	0.05	0.04	0.13	0.10
Interest on notes and debentures subordinated to deposits	0.00	0.00	0.07	0.00	0.18	0.62	0.47
TOTAL INTEREST EXPENSE	58.64	56.38	56.82	54.45	54.86	57.33	56.82
NET INTEREST INCOME	41.36	43.62	43.18	45.55	45.14	42.67	43.18
Provision for loan and lease losses	7.16	12.94	7.22	3.85	4.72	19.29	15.63

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1991

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25-50	50-100	100-250	250-500	Over 1 Billion	All Banks
NONINTEREST INCOME:							
Income from fiduciary activities	0.00	0.00	0.00	0.27	1.76	1.95	1.58
Service charges on deposit accounts in domestic offices	4.21	3.70	4.70	3.80	5.67	5.14	4.98
Gains (losses) and fees from assets held in trading accounts	0.00	0.00	0.00	0.03	0.00	1.05	0.73
Other fees	0.65	0.77	1.12	1.40	1.51	4.79	3.84
Other noninterest income	1.21	1.97	1.08	1.27	2.83	5.13	4.19
TOTAL NONINTEREST INCOME	6.07	6.44	6.90	6.77	11.77	18.06	15.32
Gains (losses) on securities not held in trading accounts	0.19	0.61	0.47	0.47	0.77	5.75	4.31
NONINTEREST EXPENSE:							
Salaries and employee benefits	20.73	18.04	16.55	14.08	17.82	18.73	18.08
Expenses of premises and fixed assets (net of rental income)	7.52	6.86	5.48	3.71	5.45	5.59	5.45
Other noninterest expense	21.82	13.59	12.76	12.97	14.87	17.79	16.66
TOTAL NONINTEREST EXPENSE	50.07	38.49	34.79	30.76	38.14	42.11	40.19
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	(9.61)	(0.76)	8.54	18.18	14.82	5.08	6.99
APPLICABLE INCOME TAXES	1.85	1.97	1.86	4.60	4.10	2.20	2.53
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	(11.46)	(2.73)	6.68	13.58	10.72	2.88	4.46
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	0.23	0.12	0.01	0.00	0.00	0.00	0.01
NET INCOME	(11.23)	(2.61)	6.69	13.58	10.72	2.88	4.47

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1991

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25-50	50-100	100-250	250-500	Over 1 Billion	All Banks
DISTRIBUTION OF ASSETS:							
Percentage of Total Assets:							
Cash and balances due from depository institutions	6.24	5.46	5.65	5.31	5.51	7.35	6.85
Noninterest-bearing balances and currency and coin	4.54	4.42	4.25	4.89	5.09	5.91	5.59
Interest-bearing balances	1.70	1.04	1.40	0.42	0.42	1.44	1.26
Securities	26.52	18.70	21.29	28.91	25.83	23.92	24.17
Federal funds sold and securities purchased under agreements to resell in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBFs	6.16	7.31	6.80	3.67	4.07	3.66	4.04
Loan and lease financing receivables:							
Loans and leases, net of unearned income	56.85	65.26	62.72	59.49	61.21	57.12	58.29
LESS: Allowance for loan and lease losses	1.01	1.26	0.87	0.78	0.80	1.90	1.62
Loans and leases, net of unearned income and allowance for losses	55.84	64.00	61.85	58.71	60.41	55.22	56.67
Assets held in trading accounts	0.00	0.02	0.00	0.00	0.00	1.21	0.88
Premises and fixed assets (including capitalized leases)	3.10	2.30	1.89	1.56	2.27	2.04	2.02
Other real estate owned	0.54	0.81	0.96	0.36	0.49	0.85	0.78
Investments in unconsolidated subsidiaries and associated companies	0.00	0.00	0.07	0.01	0.01	0.01	0.01
Customers' liability to banks on acceptances outstanding	0.00	0.00	0.00	0.00	0.00	0.16	0.11
Intangible assets	0.12	0.01	0.06	0.05	0.07	0.20	0.17
Other assets	1.48	1.39	1.43	1.42	1.34	5.38	4.30
TOTAL ASSETS	100.00	100.00	100.00	100.00	100.00	100.00	100.00

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1991

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 25	25-50	50-100	100-250	250-500	Over 1 Billion	All Banks
DISTRIBUTION OF LIABILITIES:							
Percentage of Total Assets:							
Deposits:							
Noninterest-bearing	10.90	12.75	12.51	12.15	14.22	12.81	12.83
Interest-bearing	78.33	75.10	77.19	76.72	76.17	63.09	66.74
In domestic offices	89.23	87.85	89.70	88.87	90.39	75.90	79.57
Noninterest-bearing	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest-bearing	0.00	0.00	0.00	0.00	0.00	0.05	0.04
In foreign offices, Edge and Agreement subsidiaries, and IBFs	0.00	0.00	0.00	0.00	0.00	0.05	0.04
Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the banks and their Edge and Agreement subsidiaries and in IBFs	0.07	1.74	0.69	1.11	1.13	13.09	9.82
Demand notes issued to the U.S. Treasury	0.01	0.22	0.03	0.09	0.35	0.34	0.29
Other borrowed money	0.00	0.01	0.01	0.01	0.02	2.24	1.64
Mortgage indebtedness and obligations under capitalized leases	0.01	0.01	0.06	0.02	0.04	0.13	0.11
Banks liability on acceptances executed and outstanding	0.00	0.00	0.00	0.00	0.00	0.16	0.11
Notes and debentures subordinated to deposits	0.00	0.00	0.06	0.00	0.15	0.82	0.61
Other liabilities	1.06	0.73	0.73	0.86	0.71	1.79	1.52
TOTAL LIABILITIES	90.38	90.56	91.28	90.96	92.79	94.52	93.71
DISTRIBUTION OF EQUITY CAPITAL:							
Percentage of Total Assets:							
Common Stock	5.64	3.49	1.96	1.73	1.50	1.33	1.51
Surplus	6.94	4.33	2.58	1.38	1.73	1.15	1.44
Undivided profits and capital reserves	(2.96)	1.63	4.18	5.93	3.98	3.00	3.34
LESS: Net unrealized loss on marketable equity securities	0.00	0.01	0.00	0.00	0.00	0.00	0.00
TOTAL EQUITY CAPITAL	9.62	9.44	8.72	9.04	7.21	5.48	6.29
TOTAL LIABILITIES AND EQUITY CAPITAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00
OTHER RATIOS							
In Percentage							
Total equity to total deposits	9.62	9.44	8.72	9.04	7.21	5.48	6.29
Loans (net) to deposits	62.58	72.85	68.96	66.06	66.84	72.70	71.18
Noninterest-bearing deposits to total deposits	12.21	14.52	13.94	13.67	15.73	16.87	16.12
Bank premises to total equity	32.18	24.31	21.72	17.26	31.46	37.28	32.13
Total equity to total deposits	10.79	10.75	9.72	10.17	7.98	7.21	7.90
Equity and subordinated notes and debentures to assets	9.62	9.44	8.78	9.04	7.36	6.30	6.91

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

NEW BANKS

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
3/1/91	First Sentinel Bank	315 Railroad Avenue Richlands, Tazewell County, VA	Approved 5/14/91
5/20/91	First Century Bank	5002 Williamson Road City of Roanoke, VA	Approved 5/24/91
9/26/91	F & M Bank-Winchester	125 North Cameron Street City of Winchester, VA	Approved 12/3/91
10/17/91	F & M Bank-Massanutten	1855 East Market Street City of Harrisonburg, VA	Approved 12/3/91
10/23/91	F & M Bank-Broadway	153 North Main Street Broadway, Rockingham County, VA	Approved 12/3/91

MERGERS

DATE RECEIVED	DESCRIPTION	ACTIVITY
6/12/91	Crestar Bank, Richmond, VA to merge into it CRFC Interim Savings Bank, Henrico County, VA under the charter and title of "Crestar Bank"	Approved 7/5/91
8/12/91	Bank of Shawsville, Shawsville, VA to merge into it Bank of Speedwell, Incorporated, Speedwell, VA under the charter of Bank of Shawsville and title of "Premier Bank, Inc."	Approved 10/4/91
8/27/91	First Virginia Bank, Falls Church, VA to merge into it Interim Savings and Loan Association, Chantilly, VA under the charter and title of "First Virginia Bank"	Withdrawn 11/22/91
9/3/91	Crestar Bank, Richmond, VA to merge into it CRFC Interim Federal Savings Bank, Fairfax County, VA under the charter and title of "Crestar Bank"	Approved 9/19/91
9/3/91	The George Mason Bank, Fairfax, VA to merge into it Fair Oaks Savings Bank (Interim), Chantilly, VA under the charter and title of "The George Mason Bank"	Withdrawn 10/7/91
12/13/91	Crestar Bank, Richmond, VA to merge into it CRFC VA Interim Federal Savings Bank, Vienna, VA under the charter and title of "Crestar Bank"	Pending

ACQUISITIONS PURSUANT TO CHAPTER 13 OF TITLE 6.1 OF THE VIRGINIA CODE

DATE RECEIVED	DESCRIPTION	ACTIVITY
5/24/91	Eugene J. Metzger to acquire 32% of the ownership of Ballston Bancorp., Washington, DC	Approved 6/21/91
8/26/91	NCNB Corporation, Charlotte, NC to acquire C&S/Sovran Corporation, Norfolk, VA	Approved 11/25/91
10/9/91	Eagle Financial Services, Inc., Berryville, VA to acquire 100% of the shares of Bank of Clarke County, Berryville, VA	Approved 12/3/91

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

AQUISITIONS PURSUANT TO CHAPTER 15 OF TITLE 6.1 OF THE VIRGINIA CODE

DATE RECEIVED	DESCRIPTION	ACTIVITY
5/10/91	Signet Banking Corporation, Richmond, VA to acquire Madison National Bank, Washington, DC	Approved 5/10/91
5/20/91	Pocahontas Bankshares Corporation, Bluefield WV to acquire First Century Bank, Roanoke, VA	Approved 5/24/91
8/26/91	NCNB Corporation, Charlotte, NC to acquire 9 out-of-state banks located in Georgia, Florida, South Carolina, Texas, Tennessee, Maryland, Kentucky and Washington, DC	Approved 11/25/91

BRANCHES

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
9/7/90	The Bank of Sussex and Surry Wakefield, VA	State Route 10, Town of Surry Surry County, VA	Approved 1/31/91
11/20/90	First Virginia Bank-South Hill South Hill, VA	Routes 903 & 751, Lake Gaston Mecklenburg County, VA	Approved 1/18/91
11/27/90	First American Bank of Virginia McLean, VA	Stonecroft & Westfield Boulevards, Parcel 21, Lot 2, Fairfax County, VA	Withdrawn 8/30/91
1/4/91	Central Fidelity Bank Richmond, VA	501 V.E.S. Road City of Lynchburg, VA	Approved 3/11/91
1/16/91	First American Bank of Virginia McLean, VA	2928-A Chain Bridge Road Fairfax County, VA	Denied 11/19/91
1/16/91	First American Bank of Virginia McLean, VA	5350 Lee Highway Arlington County, VA	Denied 11/19/91
2/5/91	Burke & Herbert Bank & Trust Company Alexandria, VA	2604 Sherwood Hall Lane Fairfax County, VA	Approved 3/29/91
2/20/91	First American Bank of Virginia McLean, VA	5940 Richmond Highway Fairfax County, VA	Withdrawn 8/30/91
3/25/91	Virginia Community Bank Louisa, VA	185 Madison Road Orange County, VA	Approved 5/15/91
4/1/91	First Virginia Bank Falls Church, VA	8920 Village Shopps Drive, Fairfax Station, Fairfax County, VA	Approved 5/23/91
5/1/91	First Virginia Bank Falls Church, VA	5740 Union Mill Road, Clifton Fairfax County, VA	Approved 6/26/91
5/10/91	Signet Bank/Virginia Richmond, VA	6832 Old Dominion Drive McLean, Fairfax County, VA	Approved 5/10/91
5/10/91	Signet Bank/Virginia Richmond, VA	226 Maple Avenue West, Vienna, Fairfax County, VA	Approved 5/10/91

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
5/10/91	Signet Bank/Virginia Richmond, VA	199 Elden Street, Herndon, Fairfax County, VA	Approved 5/10/91
5/10/91	Signet Bank/Virginia Richmond, VA	750 Walker Road, Great Falls, Fairfax County, VA	Approved 5/10/91
5/10/91	Signet Bank/Virginia Richmond, VA	6844 Old Dominion Drive, McLean, Fairfax County, VA	Approved 5/10/91
5/10/91	Signet Bank/Virginia Richmond, VA	338 East Market Street, Leesburg, Loudoun County, VA	Approved 5/10/91
5/17/91	Crestar Bank Richmond, VA	4113 Portsmouth Boulevard Crossroads at Chesapeake Square Shopping Center, City of Chesapeake, VA	Approved 7/8/91
5/29/91	Bank of McKenney McKenney, VA	Southeast corner of the intersection of U.S. Highway 460 & State Route 684, Dinwiddie County, VA	Approved 8/23/91
6/5/91	Hanover Bank Mechanicsville, VA	300 England Street, Ashland, Hanover County, VA	Approved 8/7/91
6/13/91	Bank of Essex Tappahannock, VA	Route 360 & proposed Creighton Road extension, Hanover County, VA	Approved 8/15/91
6/20/91	First Century Bank Roanoke, VA	Wythe Shopping Plaza, East Main Street, Town of Wytheville, Wythe County, VA	Approved 9/17/91
6/24/91	Central Fidelity Bank Richmond, VA	2600 Barracks Road, City of Charlottesville, VA	Approved 8/7/91
7/8/91	First State Bank Danville, VA	1296 Piney Forest Road City of Danville, VA	Approved 9/18/91
7/11/91	The Bank of Tidewater Virginia Beach, VA	944 Independence Boulevard City of Virginia Beach, VA	Approved 7/11/91
7/11/91	First Virginia Bank of Tidewater Norfolk, VA	4200 Portsmouth Boulevard Chesapeake Square Mall Room 480, City of Chesapeake, VA	Approved 8/13/91
7/15/91	First Virginia Bank-Colonial Richmond, VA	Virginia Center Commons, Brook Road & J.E.B. Stuart Parkway, Henrico County, VA	Approved 8/13/91
7/29/91	Crestar Bank Richmond, VA	Southeast quadrant of Edwards Ferry Road & Route 15 Bypass, Loudoun County, VA	Approved 9/10/91
8/5/91	Central Fidelity Bank Richmond, VA	Southwest corner of the intersection of Diamond Springs and Wesleyan Drive, City of Virginia Beach, VA	Approved 9/19/91

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
8/8/91	Citizens Bank of Virginia Arlington, VA	14011-D Centreville Crest Lane, Centreville, Fairfax County, VA	Approved 10/25/91
8/12/91	Central Fidelity Bank Richmond, VA	2868 Virginia Beach Boulevard City of Virginia Beach, VA	Approved 10/9/91
8/29/91	The George Mason Bank Fairfax, VA	226 Maple Avenue West Vienna, Fairfax County, VA	Approved 9/30/91
9/3/91	Central Fidelity Bank Richmond, VA	501 Maple Avenue West Vienna, Fairfax County, VA	Withdrawn 10/3/91
9/16/91	Benchmark Community Bank Kenbridge, VA	Southwest corner of Main Street & Milnwood Road, Farmville, Prince Edward County, VA	Approved 11/5/91
9/16/91	South Boston Bank South Boston, VA	222 Main Street City of South Boston, VA	Pending
9/25/91	Crestar Bank Richmond, VA	Northwest quadrant of Stafford- boro Boulevard & Garrisonville Road, Stafford County, VA	Approved 11/18/91
11/5/91	The Bank of Northern Virginia Arlington, VA	Ballston Common Mall, 4238 Wilson Boulevard, Arlington County, VA	Approved 12/4/91
11/7/91	Central Fidelity Bank Richmond, VA	1457 Mount Pleasant Road, Unit 113, City of Chesapeake, VA	Pending
11/20/91	Virginia Bank and Trust Company Danville, VA	55 North Main Street Pittsylvania County, VA	Approved 12/24/91
12/17/91	Bank of Suffolk Suffolk, VA	6423 Whaleyville Boulevard City of Suffolk, VA	Pending
12/19/91	The George Mason Bank Fairfax, VA	1320 Old Chain Bridge Road Fairfax County, VA	Pending

MAIN OFFICE RELOCATIONS

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
2/27/91	Lee Bank & Trust Company	From: 137 East Morgan Avenue To: 600 West Morgan Avenue both in Pennington Gap, Lee County, VA	Approved 3/25/91
11/4/91	Rockingham Heritage Bank	From: 171-C Neff Avenue To: 110 University Boulevard both in the City of Harrisonburg, VA	Approved 12/2/91

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

MAIN OFFICE REDESIGNATIONS

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
11/22/91	First Virginia Bank-Central	From: 120 Seminole Court To: 305 East Jefferson Street both in the City of Charlottesville, VA	Approved 11/27/91

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
12/12/90	Signet Bank/Virginia Richmond, VA	From: 11450 Midlothian Turnpike To: 906 Branchway Road Midlothian Square III both in Chesterfield County, VA	Approved 1/10/91
1/7/91	Bank of the Commonwealth Norfolk, VA	From: 453 South Lynnhaven Road To: 2712 North Mall Drive both in the City of Virginia Beach, VA	Approved 2/5/91
3/15/91	Signet Bank/Virginia Richmond, VA	From: 379 Independence Boulevard To: 4460 Corporation Lane, Suite 100 both in the City of Virginia Beach, VA	Approved 4/12/91
4/25/91	First Virginia Bank of Tidewater Norfolk, VA	From: 351 Independence Boulevard To: 379 Independence Boulevard both in the City of Virginia Beach, VA	Approved 5/24/91
7/26/91	First Virginia Bank of Tidewater Norfolk, VA	From: 379 Independence Boulevard To: 351 Independence Boulevard both in the City of Virginia Beach, VA	Approved 8/22/91

EFT FACILITIES

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
1/15/91	First Virginia Bank of Tidewater Norfolk, VA	Norfolk International Airport City of Norfolk, VA	Approved 1/24/91
1/23/91	Signet Bank/Virginia Richmond, VA	Circuit City Corporate Headquarters, 9950 Mayland Drive Henrico County, VA	Approved 2/6/91
1/23/91	Signet Bank/Virginia Richmond, VA	Gateway Centre, 101 Gateway Parkway, Chesterfield County, VA	Approved 2/6/91
5/20/91	The Bank of Fincastle Fincastle, VA	Truckstops of America, U.S. Route 11 & Interstate 81, Daleville, Botetourt County, VA	Approved 6/7/91
6/12/91	Crestar Bank Richmond, VA	Dalton Hall Student Center, Adams & Fairfax Streets City of Radford, VA	Approved 6/26/91

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
7/15/91	First Virginia Bank-Colonial Richmond, VA	Virginia Center Commons Mall, U. S. Route 1, Henrico County, VA	Approved 8/13/91
7/24/91	Union Bank and Trust Company Bowling Green, VA	Petro Travel Plaza, Carmel Church Road & Interstate 95, Caroline County, VA	Approved 8/20/91
10/24/91	Signet Bank/Virginia Richmond, VA	Best Products Corporate Head- quarters, 1400 Best Plaza, Henrico County, VA	Approved 11/20/91
11/5/91	The Bank of Northern Virginia Arlington, VA	Ballston Common Mall, 4238 Wilson Boulevard, Arlington County, VA	Approved 12/4/91

STATUS CHANGES — 1991

NEW BANKS

September	24	First Century Bank opened for business at 5002 Williamson Road, City of Roanoke, VA

RECEIVERSHIP

May	24	First Security Bank, Roanoke, VA was declared insolvent and the Federal Deposit Insurance Corporation was appointed receiver.

CONVERSIONS OF STATE CHARTERED SAVINGS INSTITUTIONS TO STATE CHARTERED BANKS

July	1	First Sentinel Bank commenced business as a state chartered bank at 315 Railroad Avenue, Richlands, Tazewell County, VA

CONVERSIONS OF NATIONAL BANKS TO STATE CHARTERED BANKS

December	31	F & M Bank-Winchester commenced business as a state chartered bank at 115 North Cameron Street, City of Winchester, VA
December	31	F & M Bank-Massanutten commenced business as a state chartered bank at 1855 East Market Street, City of Harrisonburg, VA
December	31	F & M Bank-Broadway commenced business as a state chartered bank at 153 North Main Street, Broadway, Rockingham County, VA

MERGERS

February	1	Crestar Bank, Richmond, VA merged into it Community Trust Bank, Portsmouth, VA under the charter and title of "Crestar Bank"
July	1	Crestar Bank, Richmond, VA merged into it CRFC Interim Savings Bank, Henrico County, VA under the charter and title of "Crestar Bank"
September	20	Crestar Bank, Richmond, VA merged into it CRFC Interim Federal Savings Bank, Fairfax County, VA under the charter and title of "Crestar Bank"
October	10	Bank of Shawsville, Shawsville, VA merged into it Bank of Speedwell, Incorporated, Speedwell, VA under the charter of Bank of Shawsville and title of "Premier Bank, Inc."

BANK BRANCHES

January	1	Central Fidelity Bank, Richmond, VA opened a branch office at 1832 Kempsville Road, City of Virginia Beach, VA
January	7	First Virginia Bank-Colonial, Richmond, VA opened a branch office at 10000 West Broad Street, Henrico County, VA
January	7	First Virginia Bank, Falls Church, VA opened a branch office at 2089 Daniel Stuart Square, Woodbridge, Prince William County, VA
January	14	First Virginia Bank, Falls Church, VA opened a branch office at 12435 Dillingham Square, Woodbridge, Prince William County, VA
January	30	Central Fidelity Bank, Richmond, VA opened a branch office at 670 Brandon Avenue, S.W., City of Roanoke, VA
February	4	First American Bank of Virginia, McLean, VA opened a branch office at 9872 Liberia Avenue, Prince William County, VA

STATUS CHANGES — 1991

February	25	First American Bank of Virginia, McLean, VA opened a branch office at 7900 Sudley Road, Prince William County, VA
March	18	Central Fidelity Bank, Richmond, VA opened a branch office at Davis Ford Road & Liberia Avenue, City of Manassas, VA
March	18	Crestar Bank, Richmond, VA opened a branch office at 11501 West Broad Street Road, Glen Allen, Henrico County, VA
April	4	South Boston Bank, South Boston, VA opened a branch office at Virginia Avenue & Russell Street, Clarksville, Mecklenburg County, VA
April	15	First Virginia Bank-South Hill, South Hill, VA opened a branch office at the intersection of Routes 903 & 751, Lake Gaston, Mecklenburg County, VA
April	15	Peoples Bank of Virginia, Richmond, VA opened a branch office at 11450 Midlothian Turnpike, Chesterfield County, VA
April	16	Citizens Bank and Trust Company, Blackstone, VA opened a branch office at the northeast corner of State Routes 40 & 46, Blackstone, Nottoway County, VA
April	16	Crestar Bank, Richmond, VA opened a branch office at 901 East Byrd Street, City of Richmond, VA
May	11	Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 2604 Sherwood Hall Lane, Fairfax County, VA
July	8	Central Fidelity Bank, Richmond, VA opened a branch office at 501 V.E.S. Road, City of Lynchburg, VA
July	15	The Bank of Tidewater, Virginia Beach, VA opened a branch office at 944 Independence Boulevard, City of Virginia Beach, VA
August	1	Central Fidelity Bank, Richmond, VA opened a branch office at West Main Street & Spartan Drive, City of Salem, VA
August	2	Signet Bank/Virginia, Richmond, VA opened a branch office at 6832 Old Dominion Drive, McLean, Fairfax County, VA
August	2	Signet Bank/Virginia, Richmond, VA opened a branch office at 6844 Old Dominion Drive, McLean, Fairfax County, VA
August	2	Signet Bank/Virginia, Richmond, VA opened a branch office at 199 Elden Street, Herndon, Fairfax County, VA
August	2	Signet Bank/Virginia, Richmond, VA opened a branch office at 750 Walker Road, Great Falls, Fairfax County, VA
August	2	Signet Bank/Virginia, Richmond, VA opened a branch office at 226 Maple Avenue West, Vienna, Fairfax County, VA
August	2	Signet Bank/Virginia, Richmond, VA opened a branch office 300 East Market Street, Leesburg, Loudoun County, VA
August	28	Miners and Merchants Bank and Trust Company, Grundy, VA opened a branch office at U.S. Route 460 East, Grundy, Buchanan County, VA
August	28	Virginia Community Bank, Louisa, VA opened a branch office at 185 Madison Road, Orange County, VA
September	3	First Virginia Bank, Falls Church, VA opened a branch office at 11047 Marsh Road, Bealeton, Fauquier County, VA
September	6	Peoples Bank of Danville, Danville, VA opened a branch office at the corner of Bragg Road & Lendale Lane, Spotsylvania County, VA
September	10	First Virginia Bank-Central, Charlottesville, VA opened a branch office at the northeast corner of State Routes 29N & 649 (Proffit Road), Albemarle County, VA

STATUS CHANGES — 1991

September	20	Peoples Bank of Danville, Danville, VA opened a branch office at 2018 Tate Spring Road, City of Lynchburg, VA
September	23	First Virginia Bank, Falls Church, VA opened a branch office at 8920 Village Shopps Drive, Fairfax Station, Fairfax County, VA
October	2	First Virginia Bank-Colonial, Richmond, VA opened a branch at Virginia Center Commons, Brook Road & J.E.B. Stuart Parkway, Henrico County, VA
October	7	Central Fidelity Bank, Richmond, VA opened a branch office at 2600 Barracks Road, City of Charlottesville, VA
October	21	The Bank of Hampton Roads, Chesapeake, VA opened a branch office at 712 Liberty Street, City of Chesapeake, VA
October	21	First Century Bank, Roanoke, VA opened a branch office at Wythe Shopping Plaza, East Main Street, Wytheville, Wythe County, VA
October	28	Crestar Bank, Richmond, VA opened a branch office at 2401 Centreville Road, Herndon, Fairfax County, VA
November	3	Central Fidelity Bank, Richmond, VA opened a branch office at 2868 Virginia Beach Boulevard, City of Virginia Beach, VA
November	4	Central Fidelity Bank, Richmond, VA opened a branch office at Centreville Road & Fox Mill Road, Herndon, Fairfax County, VA
November	12	Crestar Bank, Richmond, VA opened a branch office at Crossroads at Chesapeake Square Shopping Center, 4113 Portsmouth Boulevard, City of Chesapeake, VA
November	26	The George Mason Bank, Fairfax, VA opened a branch office at 226 Maple Avenue West, Vienna, Fairfax County, VA
December	9	First Virginia Bank, Falls Church, VA opened a branch office at 5740 Union Mill Road, Clifton, Fairfax County, VA
December	14	Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 5519 Franconia Road, Fairfax County, VA
December	16	First Virginia Bank of Tidewater, Norfolk, VA opened a branch office at 4200 Portsmouth Boulevard, Chesapeake Square Mall, Room 480, City of Chesapeake, VA

MAIN OFFICE RELOCATIONS

December	2	Rockingham Heritage Bank moved its main office from 171-C Neff Avenue to 110 University Boulevard, both in the City of Harrisonburg, VA
December	27	First Virginia Bank-Central redesignated its main office from 120 Seminole Court to 305 East Jefferson Street, both in the City of Charlottesville, VA

BRANCH OFFICE RELOCATIONS

March	18	First Virginia Bank-Southwest, Roanoke, VA moved its branch office from 2103 Electric Road, S.W., Roanoke County, VA to 1828 Electric Road, City of Roanoke, VA
March	22	Signet Bank/Virginia, Richmond, VA moved its branch office from 379 Independence Boulevard to 4460 Corporation Lane, Suite 100, both in the City of Virginia Beach, VA
April	8	Signet Bank/Virginia, Richmond, VA moved its branch office from 11450 Midlothian Turnpike to 906 Branchway Road, Midlothian Square III, both in Chesterfield County, VA
June	1	First Virginia Bank of Tidewater, Norfolk, VA moved its branch office from 351 Independence Boulevard to 379 Independence Boulevard, both in the City of Virginia Beach, VA

STATUS CHANGES — 1991

July	1	Central Fidelity Bank, Richmond, VA moved its branch office from Albemarle Square Shopping Center, Rio Road & U.S. Route 29N to The Gardens Shopping Center, U.S. Route 29N, both in Albemarle County, VA
October	26	First Virginia Bank of Tidewater, Norfolk, VA moved its branch office from 379 Independence Boulevard to 351 Independence Boulevard, both in the City of Virginia Beach, VA
November	25	Bank of the Commonwealth, Norfolk, VA moved its branch office from 453 South Lynnhaven Road to 2712 North Mall Drive, both in the City of Virginia Beach, VA
December	16	First Virginia Bank-Colonial, Richmond, VA moved its branch office from 5011 Brook Road, City of Richmond, VA to Brook Run Shopping Center, Brook Road, Henrico County, VA

EFT FACILITY OPENINGS

February	6	Signet Bank/Virginia, Richmond, VA opened an EFT facility at Circuit City Corporate Headquarters, 9950 Mayland Drive, Henrico County, VA
March	12	Signet Bank/Virginia, Richmond, VA opened an EFT facility at Gateway Centre, 101 Gateway Parkway, Chesterfield County, VA
March	22	First Virginia Bank of Tidewater, Norfolk, VA opened an EFT facility at Norfolk International Airport, City of Norfolk, VA
July	12	The Bank of Fincastle, Fincastle, VA opened an EFT facility at Truckstops of America, U.S. Route 11 & Interstate 81, Daleville, Botetourt County, VA
August	14	Crestar Bank, Richmond, VA opened an EFT facility at Dalton Hall Student Center, Adams & Fairfax Streets, City of Radford, VA
October	2	First Virginia Bank-Colonial, Richmond, VA opened an EFT facility at Virginia Center Commons Mall, U.S. Route 1, Henrico County, VA
October	2	Union Bank and Trust Company, Bowling Green, VA opened an EFT facility at Petro Travel Plaza, Carmel Church Road & Interstate 95, Ruther Glen, Caroline County, VA

BRANCH OFFICE CLOSINGS

January	2	Bank of the Commonwealth, Norfolk, VA closed its branch office at 201 South Granby Mall, City of Norfolk, VA
January	7	First Virginia Bank, Falls Church, VA closed its branch office at 14500 Smoketown Road, Woodbridge, Prince William County, VA
February	15	First American Bank of Virginia, McLean, VA closed its branch office at 1324 North Great Neck Road, City of Virginia Beach, VA
February	15	First American Bank of Virginia, McLean, VA closed its branch office at 1304 Todds Lane, City of Hampton, VA
February	15	First American Bank of Virginia, McLean, VA closed its branch office at 1202 Lake James Drive, City of Virginia Beach, VA
March	1	Crestar Bank, Richmond, VA closed its branch office at 35 West Mercury Boulevard, City of Hampton, VA
March	28	First American Bank of Virginia, McLean, VA closed its branch office at 5698 Churchland Boulevard, City of Portsmouth, VA
March	30	Crestar Bank, Richmond, VA closed its branch office at 3353 Western Branch Boulevard, City of Chesapeake, VA
May	3	Signet Bank/Virginia, Richmond, VA closed its branch office at 4900 Seminary Road, City of Alexandria, VA

STATUS CHANGES — 1991

May	16	Crestar Bank, Richmond, VA closed its branch office at 600 Crawford Parkway, City of Portsmouth, VA
May	31	First Virginia Bank, Falls Church, VA closed its branch office at 200 William Street, City of Fredericksburg, VA
June	7	Crestar Bank, Richmond, VA closed its branch office at 6201 Midlothian Turnpike, City of Richmond, VA
June	14	Crestar Bank, Richmond, VA closed its branch office at 2451 Pembroke Avenue West, City of Hampton, VA
June	27	Crestar Bank, Richmond, VA closed its branch office at 3141 Fairview Park Drive, Suite R-40, Fairfax County, VA
July	5	First American Bank of Virginia, McLean, VA closed its branch office at 3315 High Street, City of Portsmouth, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 3543 West Cary Street, City of Richmond, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 8721 Staples Mill Road, Henrico County, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 4926 West Broad Street, Henrico County, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 6980 Forest Hill Avenue, City of Richmond, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 1001 East Main Street, City of Richmond, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 2024-A Grove Avenue, City of Richmond, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 500 Forest Avenue, City of Richmond, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 6200 Lakeside Avenue, Henrico County, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 1650 Parham Road, Henrico County, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 2373 Atlee Road, Hanover County, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 7601 Midlothian Turnpike, Chesterfield County, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 11440 Midlothian Turnpike, Chesterfield County, VA
July	12	Crestar Bank, Richmond, VA closed a branch office at 10201 Ironbridge Road, Chesterfield County, VA
July	31	Crestar Bank, Richmond, VA closed a branch office at NAS Building U-20, City of Norfolk, VA
August	2	Signet Bank/Virginia, Richmond, VA closed a branch office at 300 Market Street, Leesburg, Loudoun County, VA
August	2	Signet Bank/Virginia, Richmond, VA closed a branch office at 6832 Old Dominion Drive, McLean, Fairfax County, VA
August	2	Signet Bank/Virginia, Richmond, VA closed a branch office at 226 Maple Avenue, Vienna, Fairfax County, VA

STATUS CHANGES — 1991

August	2	Signet Bank/Virginia, Richmond, VA closed a branch office at 6844 Old Dominion Drive, McLean, Fairfax County, VA
August	2	The Bank of Tidewater, Norfolk, VA closed a branch office at 944 Independence Boulevard, City of Virginia Beach, VA
August	9	First Virginia Bank, Falls Church, VA closed a branch office at 6862 Elm Street, Fairfax County, VA
August	10	Bank of Carroll, Hillsville, VA closed a branch office at the southwest corner of Stuart & Meadowview Drive, Hillsville, Carroll County, VA
August	16	Crestar Bank, Richmond, VA closed a branch office at 3110 Fairview Park Drive, Falls Church, Fairfax County, VA
September	20	Crestar Bank, Richmond, VA closed a branch office at 2152 Dale Avenue S.E., City of Roanoke, VA
September	20	Crestar Bank, Richmond, VA closed a branch office at 9540 Arlington Boulevard, Fairfax County, VA
September	20	Crestar Bank, Richmond, VA closed a branch office at 3709 Columbia Pike, Arlington County, VA
September	20	Crestar Bank, Richmond, VA closed a branch office at 9527 Braddock Road, Fairfax County, VA
September	20	Crestar Bank, Richmond, VA closed a branch office at 1320 Old Chain Bridge Road, McLean, Fairfax County, VA
September	20	Crestar Bank, Richmond, VA closed a branch office at 8697 Sudley Road, City of Manassas, VA
September	20	Crestar Bank, Richmond, VA closed a branch office at 2340 Dulles Corner Boulevard, Herndon, Fairfax County, VA
September	20	Crestar Bank, Richmond, VA closed a branch office at 6225 Brandon Avenue, Springfield, Fairfax County, VA
September	20	Crestar Bank, Richmond, VA closed a branch office at 10777 Main Street, City of Fairfax, VA
September	20	Crestar Bank, Richmond, VA closed a branch office at 3928-A South George Mason Drive, Fairfax County, VA
September	21	Signet Bank/Virginia, Richmond, VA closed a branch office at 600 Washington Street, City of Portsmouth, VA
November	15	Central Fidelity Bank, Richmond, VA closed a branch office at 5003 West Mercury Boulevard, City of Hampton, VA
November	29	Signet Bank/Virginia, Richmond, VA closed a branch office at 1235 Jefferson Davis Highway, Arlington County, VA

REPORT OF CONDITION

	B-953 * HIGHLANDS UNION BANK ABINGDON 2 OFFICES	B-929 THE BANK OF ALEXANDRIA ALEXANDRIA 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 1,695	$ 2,558
a. Noninterest-bearing balances & currency & coin	1,597	2,312
b. Interest-bearing balances	98	246
2. Securities	15,573	4,036
3. Federal Funds sold and securities purchased under agreements to resell	$ 2,000	$ 5,267
(a) Federal funds sold	2,000	5,267
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	37,416	36,620
b. LESS: Allowance for loan and lease losses	378	391
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$37,038	$36,229
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	1,457	1,072
7. Other real estate owned	0	3,476
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	664	389
12. TOTAL ASSETS	$58,427	$53,027
LIABILITIES		
13. Deposits:		
a. In domestic offices	$52,392	$46,165
(1) Noninterest-bearing	7,066	6,599
(2) Interest-bearing	45,326	39,566
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 550	$ 142
(a) Federal funds purchased	550	0
(b) Securities sold under agreements to repurchase	0	142
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	144
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	675	1,202
21. TOTAL LIABILITIES	$53,617	$47,653
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	1,815	3,170
24. Surplus	2,134	3,111
25. Undivided profits and capital reserves	861	(901)
LESS: Net unrealized loss on marketable equity securities	0	6
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 4,810	$ 5,374
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$58,427	$53,027

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-638	B-1026	B-1016	B-818	B-12
BURKE & HERBERT BANK & TRUST COMPANY	* CITIZENS BANK OF VIRGINIA	* THE BANK OF NORTHERN VIRGINIA	FIRST COMMERCIAL BANK	BANK OF CLARKE COUNTY
ALEXANDRIA	ARLINGTON	ARLINGTON	ARLINGTON	BERRYVILLE
11 OFFICES	3 OFFICES	1 OFFICE	2 OFFICES	2 OFFICES
$ 25,009	$ 2,081	$ 3,289	$ 3,354	$ 5,583
25,009	2,081	1,350	3,354	2,943
0	0	1,939	0	2,640
104,604	9,312	4,855	9,710	17,145
$ 4,435	$16,025	$ 1,173	$ 1,200	$ 12,718
4,435	16,025	1,173	1,200	12,718
0	0	0	0	0
236,118	40,912	21,670	46,209	62,547
2,053	1,298	276	692	682
0	0	0	0	0
$234,065	$39,614	$21,394	$45,517	$ 61,865
0	0	0	0	0
10,771	479	753	1,146	2,013
3,790	1,260	0	1,034	0
0	0	0	0	0
0	0	0	0	0
0	0	53	0	0
5,396	1,770	305	1,745	1,585
$388,070	$70,541	$31,822	$63,706	$100,909
$355,071	$63,470	$24,278	$54,947	$ 90,951
64,546	7,017	3,288	12,098	13,013
290,525	56,453	20,990	42,849	77,938
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 0	$ 0	$ 274	$ 2,645	$ 0
0	0	0	0	0
0	0	274	2,645	0
0	0	500	0	0
0	0	0	0	0
123	0	0	0	0
0	0	0	0	0
0	0	0	662	0
1,298	198	292	663	1,399
$356,492	$63,668	$25,344	$58,917	$ 92,350
$ 0	$ 0	$ 0	$ 0	$ 0
2,000	1,886	3,350	1,005	1,682
8,000	6,498	3,350	1,005	1,185
21,578	(1,511)	(222)	2,779	5,692
0	0	0	0	0
0	0	0	0	0
$ 31,578	$ 6,873	$ 6,478	$ 4,789	$ 8,559
$388,070	$70,541	$31,822	$63,706	$100,909

REPORT OF CONDITION

	B-877 * BIG STONE GAP BANK AND TRUST COMPANY BIG STONE GAP 1 OFFICE	B-15 * CITIZENS BANK AND TRUST COMPANY BLACKSTONE 6 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 1,361	$ 2,767
a. Noninterest-bearing balances & currency & coin	1,361	2,767
b. Interest-bearing balances	0	0
2. Securities	5,314	40,905
3. Federal Funds sold and securities purchased under agreements to resell	$ 705	$ 6,750
(a) Federal funds sold	705	6,750
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	6,829	85,088
b. LESS: Allowance for loan and lease losses	131	1,054
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$ 6,698	$ 84,034
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	315	1,923
7. Other real estate owned	135	67
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	320
11. Other assets	148	1,924
12. TOTAL ASSETS	$14,676	$138,690
LIABILITIES		
13. Deposits:		
a. In domestic offices	$13,566	$125,498
(1) Noninterest-bearing	1,251	10,609
(2) Interest-bearing	12,315	114,889
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	57	1,869
21. TOTAL LIABILITIES	$13,623	$127,367
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	500	1,250
24. Surplus	500	850
25. Undivided profits and capital reserves	53	9,223
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 1,053	$ 11,323
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$14,676	$138,690

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-411	B-20	B-26	B-1036	B-30
THE BLUE GRASS VALLEY BANK	* UNION BANK AND TRUST COMPANY	* FIRST VIRGINIA BANK-PLANTERS	* F & M BANK-BROADWAY	BANK OF BUCHANAN
BLUE GRASS	BOWLING GREEN	BRIDGEWATER	BROADWAY	BUCHANAN
1 OFFICE	9 OFFICES	6 OFFICES	1 OFFICE	2 OFFICES
$ 942	$ 9,712	$ 3,248	$ 4,231	$ 1,342
247	9,211	3,248	1,510	1,242
695	501	0	2,721	100
4,203	47,492	24,468	23,067	9,377
$ 0	$ 13,535	$ 3,940	$ 7,475	$ 3,150
0	3,890	3,940	7,475	3,150
0	9,645	0	0	0
6,357	140,850	74,649	26,202	29,574
126	1,702	865	301	350
0	0	0	0	0
$ 6,231	$139,148	$ 73,784	$25,901	$29,224
0	0	0	0	0
157	4,352	2,193	230	969
78	273	0	0	80
0	355	0	0	0
0	0	0	0	0
0	0	241	0	0
259	2,657	1,365	796	648
$11,870	$217,524	$109,239	$61,700	$44,790
$10,132	$183,481	$ 99,393	$53,987	$40,275
1,690	21,385	10,366	5,308	4,076
8,442	162,096	89,027	48,679	36,199
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 25	$ 10,342	$ 826	$ 0	$ 0
25	0	826	0	0
0	10,342	0	0	0
0	0	0	0	0
0	446	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
137	2,119	1,296	317	427
$10,294	$196,388	$101,515	$54,304	$40,702
$ 0	$ 0	$ 0	$ 0	$ 0
50	7,200	2,700	800	1,089
63	2,800	1,600	800	405
1,463	11,136	3,424	5,796	2,594
0	0	0	0	0
0	0	0	0	0
$ 1,576	$ 21,136	7,724	$ 7,396	$ 4,088
$11,870	$217,524	$109,239	$61,700	$44,790

REPORT OF CONDITION

	B-946	B-986
	THE BANK OF SOUTHSIDE VIRGINIA	* F & M BANK-CENTRAL VIRGINIA
	CARSON	CHARLOTTES-VILLE
	9 OFFICES	7 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 4,255	$ 5,814
a. Noninterest-bearing balances & currency & coin	3,655	5,714
b. Interest-bearing balances	600	100
2. Securities	59,376	17,034
3. Federal Funds sold and securities purchased under agreements to resell	$ 15,700	$ 5,665
(a) Federal funds sold	15,700	5,665
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	96,823	33,108
b. LESS: Allowance for loan and lease losses	1,800	523
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$ 95,023	$32,585
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	1,514	1,609
7. Other real estate owned	1,281	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	133	0
11. Other assets	3,151	810
12. TOTAL ASSETS	$180,433	$63,517
LIABILITIES		
13. Deposits:		
a. In domestic offices	$155,515	$54,672
(1) Noninterest-bearing	15,838	11,257
(2) Interest-bearing	139,677	43,415
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 1,649
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	1,649
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	3,190	708
21. TOTAL LIABILITIES	$158,705	$57,029
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	291	1,880
24. Surplus	2,000	1,344
25. Undivided profits and capital reserves	19,437	3,264
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 21,728	$ 6,488
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$180,433	$63,517

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-902	B-1013	B-975	B-984	B-853
* FIRST VIRGINIA BANK-CENTRAL	THE BANK OF HAMPTON ROADS	* THE COMMON-WEALTH BANK	* VIRGINIA BANKERS' BANK	THE MARINE BANK
CHARLOTTES-VILLE	CHESAPEAKE	CHESTERFIELD	CHESTERFIELD	CHINCOTEAGUE
9 OFFICES	4 OFFICES	1 OFFICE	1 OFFICE	2 OFFICES
$ 6,563	$ 2,139	$ 1,544	$ 1,652	$ 1,481
6,563	2,139	1,544	1,502	1,291
0	0	0	150	190
25,433	3,888	2,604	527	998
$ 3,630	$ 1,260	$ 1,290	$15,082	$ 700
3,630	1,260	1,290	15,082	700
0	0	0	0	0
46,555	34,624	10,353	8,192	16,816
591	353	224	83	126
0	0	0	0	0
$45,964	$34,271	$10,129	$ 8,109	$16,690
0	0	0	0	0
3,668	3,053	195	45	983
0	748	0	0	0
0	0	0	0	0
0	0	0	0	0
0	5	0	0	0
971	509	143	157	428
$86,229	$45,873	$15,905	$25,572	$21,280
$78,893	$39,727	$14,207	$ 5,853	$19,374
14,594	5,735	3,310	5,853	2,785
64,299	33,992	10,897	0	16,589
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 477	$ 0	$ 0	$17,904	$ 0
477	0	0	17,904	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
662	477	102	57	172
$80,032	$40,204	$14,309	$23,814	$19,546
$ 0	$ 0	$ 0	$ 0	$ 0
3,000	2,500	1,005	825	208
1,000	2,500	1,986	825	290
2,197	669	(1,395)	108	1,236
0	0	0	0	0
0	0	0	0	0
$ 6,197	$ 5,669	$ 1,596	$ 1,758	$ 1,734
$86,229	$45,873	$15,905	$25,572	$21,280

REPORT OF CONDITION

	B-935 * MINERS EXCHANGE BANK COEBURN 2 OFFICES	B-932 * FIRST VIRGINIA BANK-HIGHLANDS COVINGTON 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 2,700	$ 2,647
a. Noninterest-bearing balances & currency & coin	2,700	2,647
b. Interest-bearing balances	0	0
2. Securities	6,418	46,284
3. Federal Funds sold and securities purchased under agreements to resell	$ 2,305	$ 1,860
(a) Federal funds sold	2,305	1,860
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	16,303	61,758
b. LESS: Allowance for loan and lease losses	215	512
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$16,088	$ 61,246
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	1,068	1,555
7. Other real estate owned	71	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	298	1,479
12. TOTAL ASSETS	$28,948	$115,071
LIABILITIES		
13. Deposits:		
a. In domestic offices	$25,548	$104,437
(1) Noninterest-bearing	5,046	9,734
(2) Interest-bearing	20,502	94,703
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 137
(a) Federal funds purchased	0	137
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	413	858
21. TOTAL LIABILITIES	$25,961	$105,432
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	1,150	2,300
24. Surplus	1,150	2,300
25. Undivided profits and capital reserves	687	5,039
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 2,987	$ 9,639
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$28,948	$115,071

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-893	B-933	B-471	B-894	B-655
* THE STATE BANK OF THE ALLEGHENIES	* FIRST VIRGINIA BANK-MOUNTAIN EMPIRE	FIRST STATE BANK	* PEOPLES BANK OF DANVILLE	* VIRGINIA BANK AND TRUST COMPANY
COVINGTON	DAMASCUS	DANVILLE	DANVILLE	DANVILLE
1 OFFICE	9 OFFICES	1 OFFICE	10 OFFICES	4 OFFICES
$ 2,711	$ 4,046	$ 791	$ 22,040	$ 6,886
2,511	4.046	568	12,952	3,317
200	0	223	9,088	3,569
21,319	32,142	6,704	49,732	11,241
$ 6,000	$ 2,940	$ 5,100	$ 53,250	$ 5,890
6,000	2,940	5,100	53,250	5,890
0	0	0	0	0
43,382	77,654	12,220	128,471	57,025
430	1,020	95	805	570
0	0	0	0	0
$42,952	$ 76,634	$12,125	$127,666	$56,455
0	0	0	0	0
763	2,260	643	3,592	1,099
0	557	95	593	25
0	0	0	324	0
0	0	0	0	0
0	0	0	22	0
789	1,673	284	2,144	753
$74,534	$120,252	$25,742	$259,363	$82,349
$68,052	$106.938	$19,164	$240,948	$73,189
3,608	12,042	1,729	31,579	9,548
64,444	94,896	17,435	209,369	63,641
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
0	0	1,244	1,787	0
0	0	0	0	0
0	0	0	225	0
0	0	0	0	0
0	0	0	0	0
486	1,230	149	1,435	841
$68,538	$108,168	$20,557	$244,395	$74,030
$ 0	$ 0	$ 0	$ 0	$ 0
712	5,000	500	1,476	1,188
1,624	3,500	2,000	12,280	3,714
3,660	3,584	2,685	1,212	3,417
0	0	0	0	0
0	0	0	0	0
$ 5,996	$ 12,084	$ 5,185	$ 14,968	$ 8,319
$74,534	$120,252	$25,742	$259,363	$82,349

REPORT OF CONDITION

	B-1012 THE EASTVILLE BANK EASTVILLE 1 OFFICE	B-508 PEOPLES BANK OF EWING EWING 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 610	$ 2,651
a. Noninterest-bearing balances & currency & coin	610	1,361
b. Interest-bearing balances	0	1,290
2. Securities	6,929	11,795
3. Federal Funds sold and securities purchased under agreements to resell	$ 1,525	$ 400
(a) Federal funds sold	1,525	400
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	19,190	8,000
b. LESS: Allowance for loan and lease losses	427	76
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$18,763	$ 7,924
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	248	314
7. Other real estate owned	35	21
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	462	317
12. TOTAL ASSETS	$28,572	$23,422
LIABILITIES		
13. Deposits:		
a. In domestic offices	$23,513	$21,892
(1) Noninterest-bearing	2,829	2,711
(2) Interest-bearing	20,684	19,181
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	135	138
21. TOTAL LIABILITIES	$23,648	$22,030
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	500	470
24. Surplus	2,980	1,053
25. Undivided profits and capital reserves	1,444	(131)
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 4,924	$ 1,392
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$28,572	$23,422

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-966	B-967	B-746	B-1001	B-988
* FAIRFAX BANK & TRUST COMPANY	THE GEORGE MASON BANK	* FIRST VIRGINIA BANK	THE WASHINGTON BANK	* FIRST VIRGINIA BANK-SOUTHSIDE
FAIRFAX	FAIRFAX	FALLS CHURCH	FALLS CHURCH	FARMVILLE
6 OFFICES	5 OFFICES	86 OFFICES	2 OFFICES	9 OFFICES
$ 8,446	$ 10,088	$ 249,204	$ 1,323	$ 4,013
8,446	8,576	249,204	1,323	4,013
0	1,512	0	0	0
20,872	93,902	884,677	6,021	42,863
$ 10,400	$ 5,100	$ 67,735	$ 3,010	$ 3,040
10,400	5,100	67,735	3,010	3,040
0	0	0	0	0
80,890	129,614	1,476,751	23,308	66,505
809	2,401	18,167	793	786
0	0	0	0	0
$ 80,081	$127,213	$1,458,584	$22,515	$ 65,719
0	0	0	0	0
1,839	1,651	31,225	1,226	1,363
6,264	1,497	4,144	0	0
0	0	0	0	0
0	0	0	0	0
0	0	4,565	0	0
2,147	2,998	38,834	652	1,914
$130,049	$242,449	$2,738,968	$34,747	$118,912
$115,935	$213,118	$2,441,800	$34,534	$103,794
37,081	32,884	437,754	5,455	13,759
78,854	180,234	2,004,046	29,079	90,035
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 5,313	$ 5,630	$ 82,070	$ 0	$ 2,510
0	0	79,470	0	2,510
5,313	5,630	2,600	0	0
0	2,000	0	0	0
0	0	8,000	0	0
0	0	827	0	0
0	0	0	0	0
0	0	0	0	0
678	1,268	20,836	182	1,208
$121,926	$222,016	$2,553,533	$34,716	$107,512
$ 0	$ 0	$ 0	$ 0	$ 0
1,088	1,430	23,000	928	1,500
3,939	1,586	23,000	552	2,000
3,096	17,417	139,435	(1,449)	7,900
0	0	0	0	0
0	0	0	0	0
$ 8,123	$ 20,433	$ 185,435	$ 31	$ 11,400
$130,049	$242,449	$2,738,968	$34,747	$118,912

REPORT OF CONDITION

	B-85 THE BANK OF FINCASTLE FINCASTLE 3 OFFICES	B-87 THE BANK OF FLOYD FLOYD 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions:	$ 2,132	$ 5,213
a. Noninterest-bearing balances & currency & coin	2,032	2,175
b. Interest-bearing balances	100	3,038
2. Securities	5,602	23,565
3. Federal Funds sold and securities purchased under agreements to resell	$ 3,325	$ 2,000
(a) Federal funds sold	3,325	2,000
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	32,574	63,954
b. LESS: Allowance for loan and lease losses	284	1,504
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$32,290	$62,450
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	1,195	857
7. Other real estate owned	0	3,296
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	383	1,655
12. TOTAL ASSETS	$44,927	$99,036
LIABILITIES		
13. Deposits:		
a. In domestic offices	$40,822	$88,327
(1) Noninterest-bearing	5,732	8,641
(2) Interest-bearing	35,090	79,686
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	41	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	312	553
21. TOTAL LIABILITIES	$41,175	$88,880
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	66	1,164
24. Surplus	1,103	1,200
25. Undivided profits and capital reserves	2,583	7,792
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 3,752	$10,156
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$44,927	$99,036

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-941	B-951	B-768	B-1017	B-801
* BLUE RIDGE BANK	* FIRST COMMUNITY BANK	THE BANK OF FRANKLIN	* VIRGINIA HEARTLAND BANK	THE PEOPLES BANK OF FRONT ROYAL
FLOYD	FOREST	FRANKLIN	FREDERICKSBURG	FRONT ROYAL
4 OFFICES	6 OFFICES	4 OFFICES	1 OFFICE	2 OFFICES
$ 8,771	$ 4,097	$ 2,219	$ 1,544	$ 2,285
2,059	3,347	2,219	1,544	2,185
6,712	750	0	0	100
6,199	10,121	21,359	5,652	11,053
$ 5,100	$ 40	$ 1,693	$ 2,355	$ 2,258
5,100	40	1,693	2,355	2,258
0	0	0	0	0
42,564	56,989	22,385	25,828	41,565
257	929	578	312	466
0	0	0	0	0
$42,307	$56,060	$21,807	$25,516	$41,099
0	0	0	0	0
1,048	1,023	775	776	968
322	204	313	85	1,515
324	0	0	0	0
0	0	0	0	0
12	717	0	0	0
436	2,280	887	508	715
$64,519	$74,542	$49,053	$36,436	$59,893
$60,142	$67,909	$43,029	$32,700	$51,612
5,799	9,058	5,833	3,184	6,022
54,343	58,851	37,196	29,516	45,590
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 0	$ 1,041	$ 0	$ 0	$ 1,842
0	0	0	0	0
0	1,041	0	0	1.842
62	0	0	0	0
0	8	0	0	0
100	136	0	0	0
0	0	0	0	0
280	0	0	0	0
328	784	544	447	382
$60,912	$69,878	$43,573	$33,147	$53,836
$ 0	$ 0	$ 0	$ 0	$ 0
903	527	476	1,610	699
1,957	4,227	3,035	805	997
747	(90)	1,969	874	4,361
0	0	0	0	0
0	0	0	0	0
$ 3,607	$ 4,664	$ 5,480	$ 3,289	$ 6,057
$64,519	$74,542	$49,053	$36,436	$59,893

REPORT OF CONDITION

	B-1021 * PENINSULA TRUST BANK GLOUCESTER 1 OFFICE	B-955 * FIRST VIRGINIA BANK-COMMON-WEALTH GRAFTON 11 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 859	$ 5,172
a. Noninterest-bearing balances & currency & coin	859	5,172
b. Interest-bearing balances	0	0
2. Securities	6,193	48,393
3. Federal Funds sold and securities purchased under agreements to resell	$ 1,850	$ 6,360
(a) Federal funds sold	1,850	6,360
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	19,015	84,878
b. LESS: Allowance for loan and lease losses	187	1,089
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$18,828	$ 83,789
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	1,134	3,678
7. Other real estate owned	0	102
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	45
11. Other assets	372	1,933
12. TOTAL ASSETS	$29,236	$149,472
LIABILITIES		
13. Deposits:		
a. In domestic offices	$25,959	$135,903
(1) Noninterest-bearing	1,142	16,303
(2) Interest-bearing	24,817	119,600
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	27	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	154	1,150
21. TOTAL LIABILITIES	$26,140	$137,053
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	1,663	4,000
24. Surplus	1,005	3,000
25. Undivided profits and capital reserves	428	5,419
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 3,096	$ 12,419
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$29,236	$149,472

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-809	B-1036	B-1027	B-926	B-291
* MINERS AND MERCHANTS BANK AND TRUST COMPANY	* F & M BANK-MASSANUTTEN	* ROCKINGHAM HERITAGE BANK	* DICKENSON-BUCHANAN BANK	* BANK OF NORTHUMBER-LAND INCORPORATED
GRUNDY	HARRISONBURG	HARRISONBURG	HAYSI	HEATHSVILLE
4 OFFICES	5 OFFICES	1 OFFICE	3 OFFICES	3 OFFICES
$ 4,690	$ 2,336	$ 1,752	$ 1,764	$ 3,468
2,779	2,336	550	1,764	3,468
1,911	0	1,202	0	0
23,869	17,262	4,856	13,353	31,872
$ 2,585	$ 4,175	$ 1,686	$ 7,460	$ 4,391
2,585	4,175	1,686	7,460	4,391
0	0	0	0	0
49,424	37,870	8,502	34,122	63,163
528	405	35	467	583
0	0	0	0	0
$48,896	$37,465	$ 8,467	$33,655	$ 62,580
0	0	0	0	0
3,029	1,060	1,379	1,427	580
174	113	0	0	27
0	0	0	0	0
0	0	0	0	0
0	0	19	0	0
887	819	234	558	1,259
$84,130	$63,230	$18,393	$58,217	$104,177
$75,741	$57,216	$15,509	$53,835	$ 92,374
8,536	5,222	891	6,413	6,968
67,205	51,994	14,618	47,422	85,406
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 835	$ 486	$ 0	$ 0	$ 0
0	0	0	0	0
835	486	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	78
0	0	0	0	0
0	0	0	0	0
505	338	118	562	631
$77,081	$58,040	$15,627	$54,397	$ 93,083
$ 0	$ 0	$ 0	$ 0	$ 0
905	684	1,573	750	1,271
2,603	684	787	750	865
3,541	3,822	406	2,320	8,958
0	0	0	0	0
0	0	0	0	0
$ 7,049	$ 5,190	$ 2,766	$ 3,820	$ 11,094
$84,130	$63,230	$18,393	$58,217	$104,177

REPORT OF CONDITION

	B-1019	B-898
	* BANK OF THE POTOMAC, INC.	* BANK OF CARROLL
	HERNDON	HILLSVILLE
	1 OFFICE	3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 1,574	$ 1,604
a. Noninterest-bearing balances & currency & coin	1,571	1,604
b. Interest-bearing balances	3	0
2. Securities	9,205	9,729
3. Federal Funds sold and securities purchased under agreements to resell	$ 1,450	$ 615
(a) Federal funds sold	450	615
(b) Securities purchased under agreements to resell	1,000	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	28,049	33,944
b. LESS: Allowance for loan and lease losses	281	742
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$27,768	$33,202
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	525	1,218
7. Other real estate owned	295	228
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	542	692
12. TOTAL ASSETS	$41,359	$47,288
LIABILITIES		
13. Deposits:		
a. In domestic offices	$34,719	$43,722
(1) Noninterest-bearing	3,156	5,351
(2) Interest-bearing	31,563	38,371
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 272
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	272
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	107	412
21. TOTAL LIABILITIES	$34,826	$44,406
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	3,250	250
24. Surplus	3,250	600
25. Undivided profits and capital reserves	33	2,032
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 6,533	$ 2,882
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$41,359	$47,288

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-1014	B-1002	B-625	B-832	B-739
PEOPLES BANK, INC.	BENCHMARK COMMUNITY BANK	* BANK OF LANCASTER	* KING GEORGE STATE BANK, INC.	* PACE AMERICAN BANK
HONAKER	KENBRIDGE	KILMARNOCK	KING GEORGE	LAWRENCEVILLE
6 OFFICES	4 OFFICES	2 OFFICES	1 OFFICE	3 OFFICES
$ 7,306	$ 2,610	$ 3,208	$ 1,672	$ 1,801
5,659	2,610	3,208	1,672	1,801
1,647	0	0	0	0
24,995	6,351	23,696	2,510	10,923
$ 0	$3,979	$ 2,400	$ 3,670	$ 2,593
0	3,979	2,400	3,670	2,593
0	0	0	0	0
69,949	56,973	73,375	30,063	27,215
917	444	857	522	269
0	0	0	0	0
$ 69,032	$56,529	$ 72,518	$29,541	$26,946
0	0	0	0	0
1,631	1,024	1,574	627	1,205
63	3	327	506	1
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
1,710	887	1,715	843	401
$104,737	$71,383	$105,438	$39,369	$43,870
$ 93,750	$65,693	$ 94,531	$35,365	$37,892
10,406	6,650	7,442	3,525	3,905
83,344	59,043	87,089	31,840	33,987
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 2,975	$ 0	$ 0	$ 0	$ 1,670
2,975	0	0	0	0
0	0	0	0	1,670
0	0	0	0	0
0	0	0	0	70
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
641	584	404	664	431
$ 97,366	$66,277	$ 94,935	$36,029	$40,063
$ 0	$ 0	$ 0	$ 0	$ 0
500	2,000	2,578	300	660
514	800	1,739	300	1,650
6,386	2,306	6,186	2,740	1,497
29	0	0	0	0
0	0	0	0	0
$ 7,371	$ 5,106	$ 10,503	$ 3,340	$ 3,807
$104,737	$71,383	$105,438	$39,369	$43,870

REPORT OF CONDITION

	B-892	B-996
	* THE FIRST BANK AND TRUST COMPANY	* BANK OF LOUDOUN
	LEBANON	LEESBURG
	3 OFFICES	1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions:	$ 2,494	$ 1,536
a. Noninterest-bearing balances & currency & coin	2,399	1,336
b. Interest-bearing balances	95	200
2. Securities	14,075	7,188
3. Federal Funds sold and securities purchased under agreements to resell	$ 1,785	$2,320
(a) Federal funds sold	1,785	2,320
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	40,796	22,212
b. LESS: Allowance for loan and lease losses	400	240
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$40,396	$21,972
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	1,594	1,100
7. Other real estate owned	11	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	726	328
12. TOTAL ASSETS	$61,081	$34,444
LIABILITIES		
13. Deposits:		
a. In domestic offices	$56,985	$28,858
(1) Noninterest-bearing	7,911	4,353
(2) Interest-bearing	49,074	24,505
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 465
(a) Federal funds purchased	0	465
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	569	206
21. TOTAL LIABILITIES	$57,554	$29,529
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	1,120	2,507
24. Surplus	740	2,507
25. Undivided profits and capital reserves	1,667	(99)
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 3,527	$ 4,915
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$61,081	$34,444

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-968	B-838	B-890	B-991	B-976
* VIRGINIA COMMUNITY BANK	* FIRST VIRGINIA BANK-PIEDMONT	INDEPENDENT BANK	* SECURITY BANK CORPORATION	THE BANK OF MARION
LOUISA	LYNCHBURG	MANASSAS	MANASSAS	MARION
4 OFFICES	11 OFFICES	4 OFFICES	1 OFFICE	5 OFFICES
$ 1,733	$ 6,341	$ 7,011	$ 1,171	$ 5,394
1,733	6,341	7,011	1,171	4,588
0	0	0	0	806
4,174	40,010	3,686	2,537	45,069
$2,148	$1,770	$11,800	$ 3,085	$ 0
2,148	1,770	11,800	3,085	0
0	0	0	0	0
30,780	118,872	64,021	19,520	70,901
328	1,638	965	694	725
0	0	0	0	0
$30,452	$117,234	$63,056	$18,826	$ 70,176
0	0	0	0	0
910	2,391	1,645	1,772	1,964
48	0	2,841	1,250	83
0	0	0	0	0
0	0	0	0	0
0	293	0	0	0
771	2,272	1,328	248	1,963
$40,236	$170,311	$91,367	$28,889	$124,649
$36,959	$152,241	$86,297	$25,961	$112,909
5,065	16,582	29,316	4,826	10,208
31,894	135,659	56,981	21,135	102,701
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 0	$ 2,683	$ 0	$ 258	$ 500
0	2,683	0	0	500
0	0	0	258	0
0	0	0	0	0
0	0	0	0	0
0	3	0	0	0
0	0	0	0	0
0	0	0	0	0
383	2,075	150	154	769
$37,342	$157,002	$86,447	$26,373	$114,178
$ 0	$ 0	$ 0	$ 0	$ 0
355	4,000	1,000	1,958	1,000
558	2,000	1,793	2,100	500
1,981	7,309	2,127	(1,542)	8,971
0	0	0	0	0
0	0	0	0	0
$ 2,894	$ 13,309	$ 4,920	$ 2,516	$ 10,471
$40,236	$170,311	$91,367	$28,889	$124,649

REPORT OF CONDITION

	B-899 * PIEDMONT TRUST BANK	B-131 * BANK OF MCKENNEY
	MARTINSVILLE	MCKENNEY
	8 OFFICES	1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions:	$ 6,967	$ 263
a. Noninterest-bearing balances & currency & coin	6,917	263
b. Interest-bearing balances	50	0
2. Securities	90,215	8,005
3. Federal Funds sold and securities purchased under agreements to resell	$ 17,455	$ 500
(a) Federal funds sold	17,455	500
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	234,301	14,508
b. LESS: Allowance for loan and lease losses	5,084	396
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$229,217	$14,112
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	6,601	411
7. Other real estate owned	2,575	87
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	5,072	329
12. TOTAL ASSETS	$358,102	$23,707
LIABILITIES		
13. Deposits:		
a. In domestic offices	$302,863	$21,159
(1) Noninterest-bearing	30,365	1,873
(2) Interest-bearing	272,498	19,286
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 16,748	$ 138
(a) Federal funds purchased	6,590	0
(b) Securities sold under agreements to repurchase	10,158	138
15. Demand notes issued to the U.S. Treasury	9,997	0
16. Other borrowed money	18	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	2,590	205
21. TOTAL LIABILITIES	$332,216	$21,502
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	3,691	240
24. Surplus	2,200	588
25. Undivided profits and capital reserves	19,995	1,377
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 25,886	$ 2,205
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$358,102	$23,707

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-708	B-1010	B-755	B-998	B-1028
FIRST AMERICAN BANK OF VIRGINIA	* HERITAGE BANK	NCNB VIRGINIA	* HANOVER BANK	* THE HORIZON BANK OF VIRGINIA
MCLEAN	MCLEAN	MCLEAN	MECHANICSVILLE	MERRIFIELD
104 OFFICES	1 OFFICE	1 OFFICE	2 OFFICES	1 OFFICE
$ 146,452	$ 3,680	$ 177	$ 929	$ 2,544
146,380	3,680	177	729	2,544
72	0	0	200	0
571,527	3,643		7,765	5,010
$ 40,000	$ 1,600	$2,910	$ 885	$ 1,740
40,000	1,600	2,910	885	1,740
0	0	0	0	0
2,009,386	39,252	2,993	19,168	32,702
111,000	1,164	34	225	329
0	0	0	0	0
$1,898,386	$38,088	$2,959	$18,943	$32,373
0	0	0	0	0
119,123	154	84	459	678
79,858	581	33	247	0
0	0	0	0	0
0	0	0	0	0
1,185	0	0	0	38
81,236	728	99	285	427
$2,937,767	$48,474	$6,262	$29,513	$42,810
$2,492,323	$45,392	$5,321	$24,162	$36,861
490,744	8,092	1,551	2,297	5,311
2,001,579	37,300	3,770	21,865	31,550
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 172,719	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
172,719	0	0	0	0
10,000	0	0	0	0
75,904	0	0	0	0
0	0	0	0	0
0	0	0	0	0
1,500	0	0	0	0
36,515	130	617	151	102
$2,788,961	$45,522	$5,938	$24,313	$36,963
$ 0	$ 0	$ 0	$ 0	$ 0
41,621	1,500	500	3,295	3,211
80,474	1,650	3,035	1,795	1,605
26,711	(198)	(3,211)	110	1,031
0	0	0	0	0
0	0	0	0	0
$ 148,806	$ 2,952	$ 324	$ 5,200	$ 5,847
$2,937,767	$48,474	$6,262	$29,513	$42,810

REPORT OF CONDITION

	B-992	B-134
	* COUNTY BANK OF CHESTERFIELD	FIRST AND CITIZENS BANK
	MIDLOTHIAN	MONTEREY
	2 OFFICES	1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions:	$ 6,662	$ 1,468
a. Noninterest-bearing balances & currency & coin	2,618	1,468
b. Interest-bearing balances	4,044	0
2. Securities	5,089	15,535
3. Federal Funds sold and securities purchased under agreements to resell	$ 3,586	$ 1,000
(a) Federal funds sold	3,586	1,000
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	33,215	17,062
b. LESS: Allowance for loan and lease losses	924	481
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$32,291	$16,581
5. Assets held in trading accounts	0	305
6. Premises and fixed assets (Including capitalized leases)	1,610	137
7. Other real estate owned	1,716	81
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	625	732
12. TOTAL ASSETS	$51,579	$35,839
LIABILITIES		
13. Deposits:		
a. In domestic offices	$47,439	$30,354
(1) Noninterest-bearing	5,889	3,620
(2) Interest-bearing	41,550	26,734
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	337	290
21. TOTAL LIABILITIES	$47,776	$30,644
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	2,671	60
24. Surplus	1,335	175
25. Undivided profits and capital reserves	(203)	5,039
LESS: Net unrealized loss on marketable equity securities	0	79
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 3,803	$ 5,195
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$51,579	$35,839

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-384	B-443	B-762	B-971	B-947
* PEOPLES BANK OF MONTROSS	* THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY	* BANK OF THE COMMON-WEALTH	* FIRST VIRGINIA BANK OF TIDEWATER	* HERITAGE BANK & TRUST
MONTROSS	NEW CASTLE	NORFOLK	NORFOLK	NORFOLK
2 OFFICES	1 OFFICE	5 OFFICES	41 OFFICES	3 OFFICES
$ 1,586	$ 786	$ 2,311	$ 34,374	$ 1,854
786	686	2,311	34,374	1,854
800	100	0	0	0
15,034	6,896	12,417	132,650	7,142
$ 2,575	$ 2,250	$ 2,500	$ 11,410	$ 3,375
2,575	2,250	2,500	11,410	3,375
0	0	0	0	0
32,480	11,752	51,049	266,895	31,399
314	161	1,077	3,557	468
0	0	0	0	0
$32,166	$11,591	$49,972	$263,338	$ 30,931
0	0	0	0	0
1,121	102	2,046	11,569	788
40	0	3,217	4,801	589
0	0	0	0	0
0	0	0	0	0
202	0	0	0	0
974	284	1,335	5,592	999
$53,698	$21,909	$73,798	$463,734	$45,678
$48,539	$19,877	$65,807	$417,733	$41,828
3,234	1,725	6,464	79,765	6,597
45,305	18,152	59,343	337,968	35,231
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 0	$ 0	$ 317	$ 8,298	$ 0
0	0	0	8,298	0
0	0	317	0	0
0	0	0	0	143
0	0	0	0	0
0	0	854	0	0
0	0	0	0	0
0	0	0	0	0
480	86	957	3,373	421
$49,019	$19,963	$67,935	$429,404	$42,392
$ 0	$ 0	$ 0	$ 0	$ 0
133	1,050	1,374	9,500	1,000
823	230	3,421	5,000	1,004
3,723	666	1,068	19,830	1,282
0	0	0	0	0
0	0	0	0	0
$ 4,679	$ 1,946	$ 5,863	$ 34,330	$ 3,286
$53,698	$21,909	$73,798	$463,734	$45,678

REPORT OF CONDITION

	B-274 FARMERS & MERCHANTS BANK-EASTERN SHORE ONLEY 4 OFFICES	B-900 * FARMERS AND MINERS BANK PENNINGTON GAP 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 5,886	$ 7,928
a. Noninterest-bearing balances & currency & coin	4,636	2,104
b. Interest-bearing balances	1,250	5,824
2. Securities	39,379	11,105
3. Federal Funds sold and securities purchased under agreements to resell	$ 3,200	$ 2,350
(a) Federal funds sold	3,200	2,350
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	86,596	26,885
b. LESS: Allowance for loan and lease losses	1,042	342
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$ 85,554	$26,543
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	2,629	972
7. Other real estate owned	127	23
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	1,536	705
12. TOTAL ASSETS	$138,311	$49,626
LIABILITIES		
13. Deposits:		
a. In domestic offices	$119,666	$45,494
(1) Noninterest-bearing	14,633	6,855
(2) Interest-bearing	105,033	38,639
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	1,052	440
21. TOTAL LIABILITIES	$120,718	$45,934
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	3,600	500
24. Surplus	1,200	500
25. Undivided profits and capital reserves	12,793	2,692
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 17,593	$ 3,692
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$138,311	$49,626

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-164	B-964	B-368	B-955	B-175
LEE BANK & TRUST COMPANY	* THE COMMUNITY BANK	* THE BANK OF CHARLOTTE COUNTY	* CENTRAL VIRGINIA BANK	BANK OF ROCKBRIDGE
PENNINGTON GAP	PETERSBURG	PHENIX	POWHATAN	RAPHINE
4 OFFICES	6 OFFICES	4 OFFICES	3 OFFICES	6 OFFICES
$ 5,504	$ 4,305	$ 1,737	$ 1,927	$ 4,222
2,867	4,305	1,737	1,927	3,213
2,637	0	0	0	1,009
44,159	9,407	8,223	11,976	14,936
$ 4,200	$ 0	$2,400	$2,617	$ 300
4,200	0	2,400	2,617	300
0	0	0	0	0
34,072	44,192	38,763	54,766	63,960
370	501	479	547	701
0	0	0	0	0
$33,702	$43,691	$38,284	$54,219	$63,259
0	0	0	0	0
909	1,239	697	1,304	1,323
317	548	310	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
1,007	1,046	804	892	887
$89,798	$60,236	$52,455	$72,935	$84,927
$80,552	$53,533	$48,606	$67,466	$77,575
7,684	9,230	4,091	6,180	7,715
72,868	44,303	44,515	61,286	69,860
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 0	$ 488	$ 0	$ 0	$ 0
0	488	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	99	179
0	0	0	0	0
0	0	0	0	0
690	474	492	315	415
$81,242	$54,495	$49,098	$67,880	$78,169
$ 0	$ 0	$ 0	$ 0	$ 0
200	461	150	900	578
500	2,318	529	592	734
7,856	2,962	2,678	3,563	5,446
0	0	0	0	0
0	0	0	0	0
$ 8,556	$ 5,741	$ 3,357	$ 5,055	$ 6,758
$89,798	$60,236	$52,455	$72,935	$84,927

REPORT OF CONDITION

	B-374	B-1031
	* STATE BANK OF REMINGTON INCORPORATED	* FIRST SENTINEL BANK
	REMINGTON	RICHLANDS
	3 OFFICES	2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 3,179	$ 2,606
a. Noninterest-bearing balances & currency & coin	1,879	594
b. Interest-bearing balances	1,300	2,012
2. Securities	14,346	5,286
3. Federal Funds sold and securities purchased under agreements to resell	$ 3,770	$ 830
(a) Federal funds sold	3,770	830
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	34,774	16,254
b. LESS: Allowance for loan and lease losses	646	160
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$34,128	$16,094
5. Assets held in trading accounts	0	
6. Premises and fixed assets (Including capitalized leases)	1,030	323
7. Other real estate owned	337	71
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	27
11. Other assets	901	258
12. TOTAL ASSETS	$57,691	$25,495
LIABILITIES		
13. Deposits:		
a. In domestic offices	$51,324	$23,536
(1) Noninterest-bearing	5,390	1,972
(2) Interest-bearing	45,934	21,564
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	200	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	160	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	458	305
21. TOTAL LIABILITIES	$52,142	$23,841
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	881	884
24. Surplus	952	220
25. Undivided profits and capital reserves	3,733	550
LESS: Net unrealized loss on marketable equity securities	17	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 5,549	$ 1,654
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$57,691	$25,495

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-1008	B-744	B-974	B-186	B-919
* FIRST VIRGINIA BANK-CLINCH VALLEY	* CENTRAL FIDELITY BANK	* COMMERCE BANK OF VIRGINIA	* CONSOLIDATED BANK AND TRUST COMPANY	* CRESTAR BANK
RICHLANDS	RICHMOND	RICHMOND	RICHMOND	RICHMOND
3 OFFICES	203 OFFICES	2 OFFICES	5 OFFICES	221 OFFICES
$ 2,300	$ 315,658	$ 1,902	$ 60,567	$ 983,871
2,300	265,658	1,902	58,676	811,371
0	50,000	0	1,891	172,500
33,835	2,467,032	6,194	23,448	1,500,627
$2,930	$ 120,681	$ 5,763	$ 0	$ 505,563
2,930	104,883	5,763	0	70,233
0	15,798	0	0	435,330
42,719	3,613,134	23,038	55,791	6,711,871
581	60,700	281	615	187,899
0	0	0	0	0
$42,138	$3,552,434	$22,757	$ 55,176	$ 6,523,972
0	763	0	0	179,171
965	133,243	876	2,745	218,886
13	33,383	0	130	78,562
0	0	0	0	2,957
0	11,733	0	0	35,791
0	0	0	265	32,507
1,371	100,695	458	1,315	369,377
$83,552	$6,735,622	$37,950	$143,646	$10,431,284
$73,443	$5,178,368	$34,697	$137,512	$ 7,854,681
10,217	673,030	4,714	68,931	1,637,329
63,2[illegible]	4,505,338	29,983	68,581	6,217,352
$ 0	$ 0	$ 0	$ 0	$ 2,630
0	0	0	0	0
0	0	0	0	2,630
$ 282	$ 995,487	$ 0	$ 0	$ 1,102,050
282	930,327	0	0	568,982
0	65,160	0	0	533,068
0	8,540	0	0	25,695
0	11,332	0	0	463,529
0	12,727	0	577	22,715
0	11,733	0	0	35,791
0	75,000	0	0	98,000
552	154,332	117	557	210,150
$74,277	$6,447,519	$34,814	$138,646	$ 9,815,241
$ 0	$ 0	$ 0	$ 0	$ 0
1,600	100,425	1,345	1,974	168,000
1,520	102,346	976	1,923	42,958
6,155	85,332	815	1,103	405,085
0	0	0	0	0
0	0	0	0	0
$ 9,275	$ 288,103	$ 3,136	$ 5,000	$ 616,043
$83,552	$6,735,622	$37,950	$143,646	$10,431,284

REPORT OF CONDITION

	B-934 * F & M BANK-RICHMOND RICHMOND 9 OFFICES	B-758 * FIRST VIRGINIA BANK-COLONIAL RICHMOND 28 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 3,533	$ 21,551
a. Noninterest-bearing balances & currency & coin	3,533	21,551
b. Interest-bearing balances	0	0
2. Securities	20,544	81,268
3. Federal Funds sold and securities purchased under agreements to resell	$ 8,966	$ 17,090
(a) Federal funds sold	8,966	17,090
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	45,894	202,984
b. LESS: Allowance for loan and lease losses	494	2,675
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$45,400	$200,309
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	1,083	12,350
7. Other real estate owned	0	40
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	59
11. Other assets	1,031	3,573
12. TOTAL ASSETS	$80,557	$336,240
LIABILITIES		
13. Deposits:		
a. In domestic offices	$74,248	$302,215
(1) Noninterest-bearing	13,708	61,524
(2) Interest-bearing	60,540	240,691
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 6,801
(a) Federal funds purchased	0	6,801
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	308
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	197	2,454
21. TOTAL LIABILITIES	$74,445	$311,778
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	2,101	11,000
24. Surplus	2,252	4,000
25. Undivided profits and capital reserves	1,759	9,462
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 6,112	$ 24,462
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$80,557	$336,240

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-970	B-997	B-909	B-1033	B-795
* PEOPLE'S BANK OF VIRGINIA	* REGENCY BANK	* SIGNET BANK/VIRGINIA	* FIRST CENTURY BANK	* FIRST VIRGINIA BANK-SOUTHWEST
RICHMOND	RICHMOND	RICHMOND	ROANOKE	ROANOKE
4 OFFICES	1 OFFICE	138 OFFICES	2 OFFICES	25 OFFICES
$ 4,140	$ 2,089	$ 563,621	$ 427	$ 17,733
3,640	2,089	344,507	427	17,733
500	0	219,114	0	0
9,614	9,252	1,923,673	2,489	86,479
$ 3,050	$ 4,260	$ 390,958	$1,025	$ 6,600
3,050	4,260	220,000	1,025	6,600
0	0	170,958	0	0
32,621	30,190	3,737,522	4,913	225,323
330	383	207,069	28	3,140
0	0	0	0	0
$32,291	$29,807	$3,530,453	$4,885	$22,183
0	0	192,550	0	0
1,909	698	124,981	860	6,767
0	210	63,810	0	683
0	0	0	0	0
0	0	600	0	0
0	0	24,838	198	0
571	477	1,063,064	76	4,646
$51,575	$46,793	$7,878,548	$9,960	$345,091
$44,823	$39,547	$5,350,065	$7,078	$313,094
6,730	6,245	696,564	1,400	44,702
38,093	33,302	4,653,501	5,678	268,392
$ 0	$ 0	$ 13,281	$ 0	$ 0
0	0	295	0	0
0	0	12,986	0	0
$ 2,124	$ 1,851	$1,668,931	$ 0	$ 3,910
0	0	672,674	0	3,910
2,124	1,851	996,257	0	
0	662	60,000	18	0
0	0	129,520	0	0
7	37	5,172	0	26
0	0	600	0	0
0	0	77,500	0	0
184	399	128,867	92	3,169
$47,138	$42,496	$7,433,936	$7,188	$320,199
$ 0	$ 0	$ 0	$ 0	$ 0
2,475	2,527	75,824	1,500	6,000
1,409	2,510	102,634	1,500	4,000
553	(740)	266,154	(228)	14,892
0	0	0	0	0
0	0	0	0	0
$ 4,437	$ 4,297	$ 444,612	$2,772	$ 24,892
$51,575	$46,793	$7,878,548	$9,960	$345,091

REPORT OF CONDITION

	B-908	B-985
	* FIRST VIRGINIA BANK-FRANKLIN COUNTY	* PREMIER BANK, INC.
	ROCKY MOUNT	SHAWSVILLE
	6 OFFICES	9 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 3,143	$ 5,311
a. Noninterest-bearing balances & currency & coin	3,143	5,311
b. Interest-bearing balances	0	0
2. Securities	36,727	32,951
3. Federal Funds sold and securities purchased under agreements to resell	$ 1,460	$ 12,300
(a) Federal funds sold	1,460	12,300
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	78,120	99,964
b. LESS: Allowance for loan and lease losses	948	2,732
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$77,172	$ 97,232
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	1,366	2,828
7. Other real estate owned	99	465
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	1,605	2,800
12. TOTAL ASSETS	$121,572	$153,887
LIABILITIES		
13. Deposits:		
a. In domestic offices	$110,853	$134,677
(1) Noninterest-bearing	8,831	13,547
(2) Interest-bearing	102,022	121,130
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 5,631
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	5,631
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	1,086	1,210
21. TOTAL LIABILITIES	$111,939	$141,518
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	2,000	3,000
24. Surplus	2,000	3,375
25. Undivided profits and capital reserves	5,633	6,021
LESS: Net unrealized loss on marketable equity securities	0	27
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 9,633	$ 12,369
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$121,572	$153,887

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-791	B-954	B-983	B-957	B-994
* BANK OF ISLE OF WIGHT	* SOUTH BOSTON BANK	* FIRST VIRGINIA BANK-SOUTH HILL	* HALLMARK BANK & TRUST COMPANY	* PROSPERITY BANK & TRUST COMPANY
SMITHFIELD	SOUTH BOSTON	SOUTH HILL	SPRINGFIELD	SPRINGFIELD
1 OFFICE	3 OFFICES	3 OFFICES	4 OFFICES	3 OFFICES
$ 1,294	$10,219	$ 2,959	$ 6,337	$ 1,252
1,294	3,111	2,959	6,337	1,252
0	7,108	0	0	0
6,136	9,924	20,871	20,876	3,923
$ 4,795	$ 4,825	$ 930	$ 4,910	$ 4,529
4,795	4,825	930	4,910	4,529
0	0	0	0	0
16,294	54,186	33,215	57,463	26,083
172	234	414	1,535	716
0	0	0	0	0
$16,122	$53,952	$32,801	$55,928	$25,367
0	0	0	0	0
373	697	1,120	1,955	855
204	0	0	387	1,129
0	324	0	0	0
0	0	0	0	0
0	5	0	0	0
283	620	872	1,589	379
$29,207	$80,566	$59,553	$91,982	$37,434
$26,870	$74,643	$53,764	$76,911	$35,293
3,515	6,437	8,008	15,400	10,714
23,355	68,206	45,756	61,511	24,579
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 0	$ 0	$ 382	$ 3,520	$ 0
0	0	382	0	0
0	0	0	3,520	0
0	112	0	0	0
0	0	0	0	46
0	17	0	0	0
0	0	0	0	0
0	750	0	0	0
140	507	418	422	69
$27,010	$76,029	$54,564	$80,853	$35,408
$ 0	$ 0	$ 0	$ 0	$ 0
355	1,099	1,500	4,323	1,508
415	3,101	1,000	6,916	1,508
1,427	337	2,489	(110)	(990)
0	0	0	0	0
0	0	0	0	0
$ 2,197	$ 4,537	$ 4,989	$11,129	$ 2,026
$29,207	$80,566	$59,553	$91,982	$37,434

REPORT OF CONDITION

	B-422 * FIRST VIRGINIA BANK OF AUGUSTA STAUNTON 6 OFFICES	B-799 PLANTERS BANK & TRUST COMPANY OF VIRGINIA STAUNTON 10 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 3,239	$ 12,738
a. Noninterest-bearing balances & currency & coin	3,239	10,983
b. Interest-bearing balances	0	1,755
2. Securities	15,908	73,577
3. Federal Funds sold and securities purchased under agreements to resell	$ 2,070	$ 0
(a) Federal funds sold	2,070	0
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	50,587	158,983
b. LESS: Allowance for loan and lease losses	625	2,103
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$49,962	$156,880
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	1,449	4,159
7. Other real estate owned	0	44
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	25
11. Other assets	855	3,214
12. TOTAL ASSETS	$73,483	$250,637
LIABILITIES		
13. Deposits:		
a. In domestic offices	$63,730	$226,683
(1) Noninterest-bearing	9,565	30,270
(2) Interest-bearing	54,165	196,413
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 3,672	$ 1,955
(a) Federal funds purchased	3,672	1,000
(b) Securities sold under agreements to repurchase	0	955
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	615	850
21. TOTAL LIABILITIES	$68,017	$229,488
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	1,700	10,000
24. Surplus	900	3,554
25. Undivided profits and capital reserves	2,866	7,595
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 5,466	$ 21,149
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$73,483	$250,637

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-1018	B-931	B-731	B-600	B-297
* THE MARATHON BANK	COMMUNITY BANK & TRUST COMPANY OF VIRGINIA	* BANK OF SUFFOLK	* BANK OF ESSEX	SOUTHSIDE BANK
STEPHENS CITY	STERLING	SUFFOLK	TAPPAHANNOCK	TAPPAHANNOCK
1 OFFICE	1 OFFICE	4 OFFICES	3 OFFICES	5 OFFICES
$ 870	$ 1,534	$ 2,769	$ 4,004	$ 3,169
848	1,428	2,769	2,293	2,520
22	106	0	1,711	649
2,572	811	15,180	12,663	28,052
$ 193	$ 2,255	$ 3,305	$ 0	$ 700
193	2,255	3,305	0	700
0	0	0	0	0
14,108	22,316	34,979	39,654	79,520
510	1,520	205	437	1,110
0	0	0	0	0
$13,598	$20,796	$34,774	$39,217	$ 78,410
0	0	0	0	0
358	1,193	1,262	1,749	2,041
0	3,184	5	0	35
0	0	0	0	0
0	0	0	0	0
49	0	0	0	0
427	342	547	934	1,280
$18,067	$30,115	$57,842	$58,567	$113,687
$16,394	$31,002	$51,474	$52,640	$102,682
1,002	4,156	6,254	6,122	10,014
15,392	26,846	45,220	46,518	92,668
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	320	221
0	0	0	0	0
0	0	0	0	0
317	138	244	533	657
$16,711	$31,140	$51,718	$53,493	$103,560
$ 0	$ 0	$ 0	$ 0	$ 0
1,495	504	489	1,000	5,100
1,495	5,077	1,277	892	2,102
(1,634)	(6,606)	4,358	3,182	2,925
0	0	0	0	0
0	0	0	0	0
$ 1,356	$(1,025)	$ 6,124	$ 5,074	$ 10,127
$18,067	$30,115	$57,842	$58,567	$113,687

REPORT OF CONDITION

	B-224	B-920
	* BANK OF TAZEWELL COUNTY	* CITIZENS BANK OF TAZEWELL
	TAZEWELL	TAZEWELL
	6 OFFICES	2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 6,464	$ 2,485
a. Noninterest-bearing balances & currency & coin	4,713	1,084
b. Interest-bearing balances	1,751	1,401
2. Securities	97,619	7,779
3. Federal Funds sold and securities purchased under agreements to resell	$ 11,250	$ 1,280
(a) Federal funds sold	11,250	1,280
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	44,437	19,115
b. LESS: Allowance for loan and lease losses	456	191
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$ 43,981	$18,924
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (including capitalized leases)	2,000	964
7. Other real estate owned	952	13
8. Investments in unconsolidated subsidiaries and associated companies	52	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	3,040	355
12. TOTAL ASSETS	$165,358	$31,800
LIABILITIES		
13. Deposits:		
a. In domestic offices	$143,710	$29,069
(1) Noninterest-bearing	15,627	3,386
(2) Interest-bearing	128,083	25,683
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	1,087	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	42
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	1,321	324
21. TOTAL LIABILITIES	$146,118	$29,435
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	572	750
24. Surplus	2,000	750
25. Undivided profits and capital reserves	16,668	865
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 19,240	$ 2,365
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$165,358	$31,800

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-959	B-939	B-952	B-978	B-982
* FARMERS & MERCHANTS BANK	* THE BUSINESS BANK	* SAILORS AND MERCHANTS BANK AND TRUST	* THE BANK OF TIDEWATER	* COASTAL VIRGINIA BANK
TIMBERVILLE	VIENNA	VIENNA	VIRGINIA BEACH	VIRGINIA BEACH
4 OFFICES	1 OFFICE	2 OFFICES	4 OFFICES	1 OFFICE
$ 4,154	$ 4,313	$ 4,141	$ 7,698	$ 930
2,153	4,313	3,341	6,696	680
2,001	0	800	1,002	250
13,497	401	3,094	40,162	2,495
$ 790	$22,447	$ 1,500	$ 1,850	$ 1,760
790	22,447	1,500	1,850	1,760
0	0	0	0	0
61,801	27,312	38,313	53,956	10,933
622	765	1,312	775	104
0	0	0	0	0
$61,179	$26,547	$37,001	$53,181	$10,829
0	0	0	0	0
1,398	1,708	825	3,158	451
0	6,398	333	778	695
0	1,525	0	0	0
0	0	0	0	0
0	902	0	216	0
1,025	616	930	1,921	218
$82,043	$64,857	$47,824	$108,964	$17,378
$75,804	$58,376	$44,443	$ 97,868	$15,725
6,951	17,219	7,617	17,422	1,736
68,853	41,157	36,826	80,446	13,989
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
601	0	0	0	0
0	0	0	0	0
0	0	0	0	15
0	0	0	0	0
0	0	0	0	0
694	927	183	906	65
$77,099	$59,303	$44,626	$ 98,774	$15,805
$ 0	$ 0	$ 0	$ 0	$ 0
500	3,709	2,100	3,120	1,850
100	3,496	2,224	4,205	1,836
4,344	(1,651)	(1,126)	2,865	(2,113)
0	0	0	0	0
0	0	0	0	0
$ 4,944	$ 5,554	$ 3,198	$ 10,190	$ 1,573
$82,043	$64,857	$47,824	$108,964	$17,378

REPORT OF CONDITION

	B-882 COMMERCE BANK VIRGINIA BEACH 19 OFFICES	B-1000 * PEOPLES BANK OF VIRGINIA BEACH VIRGINIA BEACH 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions:	$ 20,311	$ 584
a. Noninterest-bearing balances & currency & coin	17,062	584
b. Interest-bearing balances	3,249	0
2. Securities	123,727	6,293
3. Federal Funds sold and securities purchased under agreements to resell	$ 1,980	$ 170
(a) Federal funds sold	1,980	170
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	308,193	9,384
b. LESS: Allowance for loan and lease losses	3,717	265
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$304,476	$ 9,119
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	15,219	1,225
7. Other real estate owned	3,692	151
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	2,245	0
11. Other assets	7,009	310
12. TOTAL ASSETS	$478,659	$17,852
LIABILITIES		
13. Deposits:		
a. In domestic offices	$445,175	$16,685
(1) Noninterest-bearing	66,189	2,122
(2) Interest-bearing	378,986	14,563
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 541	$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	541	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	671	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	5,000	0
20. Other liabilities	3,502	222
21. TOTAL LIABILITIES	$454,889	$16,907
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	4,361	2,000
24. Surplus	15,688	1,967
25. Undivided profits and capital reserves	3,721	(3,022)
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 23,770	$ 945
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$478,659	$17,852

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-980	B-1015	B-233	B-969	B-234
* PRINCESS ANNE COMMERCIAL BANK	* RESOURCE BANK	THE BANK OF SUSSEX AND SURRY	* NORTHERN NECK STATE BANK	* THE BANK OF WAVERLY
VIRGINIA BEACH	VIRGINIA BEACH	WAKEFIELD	WARSAW	WAVERLY
3 OFFICES	1 OFFICE	2 OFFICES	4 OFFICES	4 OFFICES
$ 4,323	$ 1,844	$ 1,533	$ 4,872	$ 2,703
4,323	1,844	1,033	3,767	2,703
0	0	500	1,105	0
4,022	2,964	16,649	31,518	26,164
$12,840	$ 145	$ 4,737	$ 3,590	$ 2,000
12,840	145	4,737	3,590	2,000
0	0	0	0	0
37,181	22,192	26,686	71,970	24,501
883	1,191	488	780	498
0	0	0	0	0
$36,298	$21,001	$26,198	$71,190	$24,003
0	0	0	0	0
719	723	840	1,610	478
282	0	54	4	12
0	0	0	0	0
0	0	0	0	0
0	0	0	307	0
601	844	855	1,551	994
$59,085	$27,521	$50,866	$114,642	$56,354
$55,902	$26,235	$43,278	$103,343	$45,773
17,798	5,925	5,006	7,779	6,958
38,104	20,310	38,272	95,564	38,815
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
$ 0	$ 0	$ 0	$ 0	$ 0
0	0	0	0	0
0	0	0	0	0
0	281	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
183	167	234	549	533
$56,085	$26,683	$43,512	$103,892	$46,306
$ 0	$ 0	$ 0	$ 0	$ 0
1,457	621	381	849	2,500
1,677	3,866	1,000	583	500
(134)	(3,649)	5,973	9,318	7,048
0	0	0	0	0
0	0	0	0	0
$ 3,000	$ 838	$ 7,354	$ 10,750	$10,048
$59,085	$27,521	$50,866	$114,642	$56,354

REPORT OF CONDITION

	B-609 CITIZENS AND FARMERS BANK WEST POINT 6 OFFICES	B-1034 * F & M BANK-WINCHESTER WINCHESTER 23 OFFICES
ASSETS		
1. Cash and balances due from depository institutions:	$ 4,476	$ 24,994
a. Noninterest-bearing balances & currency & coin	4,476	24,891
b. Interest-bearing balances	0	103
2. Securities	58,983	128,498
3. Federal Funds sold and securities purchased under agreements to resell	$ 1,450	$ 25,150
(a) Federal funds sold	1,450	25,150
(b) Securities purchased under agreements to resell	0	0
4. Loans and lease financing receivables:		
a. Loans and leases, net of unearned income	91,151	302,550
b. LESS: Allowance for loan and lease losses	613	3,836
c. LESS: Allocated transfer risk reserve	0	0
d. Loans and leases, net of unearned income, allowance for loan and lease losses	$ 90,538	$298,714
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (Including capitalized leases)	4,013	5,449
7. Other real estate owned	50	298
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to this bank on acceptances outstanding	0	0
10. Intangible assets	0	81
11. Other assets	2,492	8,416
12. TOTAL ASSETS	$162,002	$491,600
LIABILITIES		
13. Deposits:		
a. In domestic offices	$138,418	$443,788
(1) Noninterest-bearing	18,559	70,371
(2) Interest-bearing	119,859	373,417
b. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 0	$ 0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
14. Federal funds purchased and securities sold under agreements to repurchase	$ 0	$ 0
(a) Federal funds purchased	0	0
(b) Securities sold under agreements to repurchase	0	0
15. Demand notes issued to the U.S. Treasury	0	0
16. Other borrowed money	0	580
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	1,455	5,202
21. TOTAL LIABILITIES	$139,873	$449,570
EQUITY CAPITAL		
22. Perpetual preferred stock	$ 0	$ 0
23. Common stock	2,779	2,530
24. Surplus	647	3,772
25. Undivided profits and capital reserves	18,703	35,728
LESS: Net unrealized loss on marketable equity securities	0	0
26. Cumulative foreign currency translation adjustments	0	0
27. TOTAL EQUITY CAPITAL	$ 22,129	$ 42,030
28. TOTAL LIABILITIES AND EQUITY CAPITAL	$162,002	$491,600

* Member of Federal Reserve System

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

B-481 FARMERS BANK WINDSOR VIRGINIA	B-945 * FIRST COMMON- WEALTH BANK	B-911 * FIRST VIRGINIA BANK- SHENANDOAH VALLEY
WINDSOR	WISE	WOODSTOCK
1 OFFICE	1 OFFICE	9 OFFICES
$ 1,586	$ 1,956	$ 5,327
1,586	1,455	5,327
0	501	0
6,565	18,352	20,407
$10,550	$ 1,305	$ 6,240
10,550	1,305	6,240
0	0	0
39,898	14,057	138,725
503	487	1,819
0	0	0
$39,395	$13,570	$136,906
0	0	0
2,108	672	1,703
298	136	0
0	0	0
0	0	0
0	0	0
2,212	628	2,281
$62,714	$36,619	$172,864
$52,835	$31,819	$153,998
6,256	5,225	20,793
46,579	26,594	133,205
$ 0	$ 0	$ 0
0	0	0
0	0	0
$ 0	$ 0	$ 3,740
0	0	3,740
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
227	158	1,710
$53,062	$31,977	$159,448
$ 0	$ 0	$ 0
400	1,450	2,030
2,000	1,450	1,596
7,252	1,742	9,790
0	0	0
0	0	0
$ 9,652	$ 4,642	$ 13,416
$62,714	$36,619	$172,864

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

Bank of Alexandria, The
1717 King Street
Alexandria 22314
C.E.O. — J. David Holden, President
Cashier — John R. Lucas, Jr.
Br: City of Alexandria —
507 King Street

Bank of Buchanan
Main Street
P.O. Box 339
Buchanan 24066 (Botetourt County)
C.E.O. — H. Watts Steger, III, President
Cashier — G. Lyn Hayth, III
Br: Botetourt County —
U.S. Route 220, Daleville

* Bank of Carroll
145 Main Street
P.O. Box 699
Hillsville 24343 (Carroll County)
C.E.O. — John David Cothran, President
Operations — Betty L. Slone
Brs: City of Galax —
1100 East Stuart Drive
Carroll County —
U.S. Highway 52 & State Route 927, Cana

Bank of Charlotte County, The
Berkley & Charlotte Streets
P.O. Box 336
Phenix 23959 (Charlotte County)
C.E.O. — Bobby A. Howard, President
Cashier — Robert D. Sublett
Brs: Campbell County —
Water Street & Lynchburg Avenue, Brookneal
Charlotte County —
Main Street, Charlotte Courthouse
26 King Street, Keysville

* Bank of Clarke County
2 East Main Street
P.O. Box 391
Berryville 22611 (Clarke County)
C.E.O. — Lewis M. Ewing, President
Cashier — John R. Milleson
Br: Clarke County —
Route 723, Boyce

Bank of the Commonwealth
403 Boush Street
Norfolk 23510
C.E.O. — E. J. Woodard, Jr., President
Cashier — John H. Gayle
Brs: City of Norfolk —
4101 Granby Street
City of Virginia Beach
1124 First Colonial Road
225 South Rosemont Road
2712 North Mall Drive

Bank of Essex
323 Prince Street
P.O. Box 965
Tappahannock 22560 (Essex County)
C.E.O. — Earl R. Johnston, President
Secretary — J. B. Tignor
Brs: Essex County —
U.S. Routes 17 & 360
Rappahannock Shopping Center, Tappahannock
King William County —
U.S. Route 360, Central Garage

Bank of Fincastle, The
17 Roanoke Street
P.O. Box 107
Fincastle 24090 (Botetourt County)
C.E.O. — John F. Kilby, President
Cashier — Jean R. Craft
Brs: Botetourt County —
U.S. Route 220 South, Daleville
U.S. Route 460
EFT: Botetourt County —
U.S. Route 11 & Interstate 81, Daleville

Bank of Floyd, The
101 Jacksonville Circle
P.O. Box 215
Floyd 24091 (Floyd County)
C.E.O. — R. Leon Moore, Ex. V.P.
Cashier — G. Albert Owen, Jr.

Bank of Franklin, The
100 East Fourth Avenue
P.O. Box 594
Franklin 23851
C.E.O. — Jerry R. Bryant, President
Cashier — Jerry R. Bryant
Brs: City of Franklin —
201 North College Drive
Isle of Wight County —
Airway Shopping Center, U.S. Highway 58 East
Southampton County —
Shands Shopping Center, 58 East, Courtland

Bank of Hampton Roads, The
201 Volvo Parkway
Chesapeake 23320
C. E. O. — Jack W. Gibson, President
Cashier — Traci J. Hess
Br: City of Chesapeake —
838-E North George Washington Highway
1500 Mount Pleasant Road
712 Liberty Street

Bank of Isle of Wight
1803 South Church Street
P.O. Box 429
Smithfield 23430 (Isle of Wight County)
C. E. O. — Robert E. Spencer, Jr., President
Cashier — Tracy J. Nelms

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* Bank of Lancaster
100 Main Street
P.O. Box 1869
Kilmarnock 22482 (Lancaster County)
C. E. O. — Austin L. Roberts, III, President
Cashier — J. B. Shearin, Jr.
Br: Lancaster County —
State Route 3, Ice House Field Shopping Center, White Stone

* Bank of Loudoun
30-A Catoctin Circle, S.E.
Leesburg 22075 (Loudoun County)
C. E. O. — Kenneth L. Crovo, President
Cashier — V. Buel

* Bank of Marion, The
102 West Main Street
P.O. Box 1067
Marion 24354 (Smyth County)
C. E. O. — William D. Smith, President
Cashier — Harold L. Blevins, Jr.
Brs: Smyth County —
1600 North Main Street, Marion
South Main Street & Washington Avenue, Marion
Parcel "E", U.S. Highway 11, Chilhowie
Washington County —
Highway 91 North, Glade Spring

Bank of McKenney
20718 Main Street
P.O. Box 370
McKenney 23872 (Dinwiddie County)
C. E. O. — Richard M. Liles, President
Operations — Lynda P. Cunningham

Bank of Northern Virginia, The
1010 North Glebe Road
Arlington 22201 (Arlington County)
C. E. O. — Robert F. Kelleher, President
Cashier — Kenneth M. Haggerty

Bank of Northumberland, Incorporated
P.O. Box 9
Heathsville 22473 (Northumberland County)
C. E. O. — R. L. Covington, President
Cashier — Dorothy C. Reynolds
Brs: Northumberland County —
U.S. Route 360, Callao
Southwest corner of U.S. Route 360 & State Route 200, Burgess

Bank of the Potomac, Inc.
230 Herndon Parkway
Herndon 22070 (Fairfax County)
C. E. O. — Thom F. Hanes, President
Cashier — Mason L. Kimble

Bank of Rockbridge
P.O. Box 5
Raphine 24472 (Rockbridge County)
C. E. O. — W. L. Tucker, III, President
Cashier — M. F. Chittum
Brs: City of Buena Vista —
1002 Magnolia Avenue
Augusta County —
U.S. Route 11, Greenville
Rockbridge County
State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center, U.S. Route 11, North

Bank of Southside Virginia, The
State Route 618
P.O. Box 40
Carson 23830 (Dinwiddie County)
C. E. O. — John H. Clements, Chairman
Cashier — Carol C. Chappell
Brs: City of Petersburg —
2703 South Crater Road
Dinwiddie County —
U.S. Route 1 & State Route 226, Dinwiddie
Routes 1 & 1402, Dinwiddie Courthouse
Greensville County —
U.S. Route 58 & Secondary Highway 686
Prince George County —
6400 Courthouse Road, Prince George
Sussex County —
Jarratt Avenue
Main Street, Stony Creek
U.S. Route 460, Wakefield

* Bank of Suffolk
101 East Washington Street
P.O. Box 410
Suffolk 23434
C.E.O. — Harold U. Blythe, President
Cashier — Benjamin I. Wainwright, Jr.
Brs: City of Suffolk —
1000 North Main Street
1512 Holland Road
625 East Washington Street

Bank of Sussex and Surry, The
205 Railroad Avenue
P.O. Box 10
Wakefield 23888 (Sussex County)
C.E.O. — D. Eugene Brittle, Ex. V.P.
Cashier — D. Eugene Brittle
Br: Southampton County —
Main Street, Ivor

* Bank of Tazewell County
309 East Main Street
P.O. Box 687
Tazewell 24651 (Tazewell County)
C.E.O. — R. E. Dodson, President
Cashier — A. A. Crouse
Brs: Tazewell County —
511 Virginia Avenue, Bluefield
2070 Leatherwood Lane, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

Bank of Tidewater, The
1548 Laskin Road
Virginia Beach 23451
C.E.O. — Elizabeth A. Duke, President
Cashier — Elizabeth A Duke
Brs: City of Chesapeake —
1201 North Battlefield Boulevard
City of Virginia Beach —
5225 Providence Road
713 Independence Boulevard, Giant Square Shopping Center

Bank of Waverly, The
209 West Main Street
P.O. Box 47
Waverly 23890 (Sussex County)
C.E.O. — Glenn T. McCall, Ex. V.P.
Cashier — O. L. Staples, Jr.
Brs: Sussex County —
State Routes 735 & 634, Sussex
Bank Street, Waverly (D-I)
U.S. Route 460, Waverly

Benchmark Community Bank
100-102 South Broad Street
P.O. Box 569
Kenbridge 23944 (Lunenburg County)
C.E.O. — Ben L. Watson, III, President
Cashier — Janice C. Whitlow
Brs: Lunenburg County —
1910 Main Street, Victoria
Mecklenburg County —
828 North Mecklenburg Avenue, South Hill Professional Building, South Hill
Prince Edward County —
East Third Street & South Street, Farmville

Big Stone Gap Bank and Trust Company
621 Wood Avenue, East
Big Stone Gap 24219 (Wise County)
C.E.O. — Kenneth L. Crank, Ex. V.P.
Cashier — Kenneth L. Crank

Blue Grass Valley Bank, The
6 Main Street
P.O. Box 6
Blue Grass 24413 (Highland County)
C.E.O — George R. Swecker, President
Cashier — Anthony E. Crane

Blue Ridge Bank
213 North Locust Street
P.O. Box 143
Floyd 24091 (Floyd County)
C.E.O. — W. H. Carter, Jr., Chariman
Cashier — C. P. Kesler
Brs: City of Radford —
1900 Norwood Street
Montgomery County —
200 College Street, N.W., Christiansburg
105 King Street, Blacksburg

* Burke & Herbert Bank & Trust Company
100 South Fairfax Street
Alexandria 22314
C.E.O. — C. S. T. Burke, Jr., Chairman
Cashier — C. K. Collum, Jr.
Brs: City of Alexandria —
306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street
Arlington County —
500 South 23rd Street
Fairfax County —
5731 Telegraph Road
8736-38 Cooper Road
5705 Seminary Road
5519 Franconia Road
2604 Sherwood Hall Lane

* Business Bank, The
8399 Leesburg Pike
Vienna 22182 (Fairfax County)
C.E.O. — Sheri C. VanVranken, President
Cashier — Pamela Jowers

* Central Fidelity Bank
James Center
1021 East Cary Street
Richmond 23219
C.E.O. — Carroll L. Saine, Chairman
Secretary — William N. Stoyko
Brs: City of Alexandria —
1101 King Street
Transpotomac Canal Center, 11 Canal Center, Suites 101 & 103
3167 Duke Street
City of Bedford —
115 West Main Street
City of Buena Vista —
2101 Forest Avenue
City of Charlottesville —
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29
2600 Barracks Road
City of Chesapeake —
1064 George Washington Highway
701-A North Battlefield Boulevard
1400 Crossways Boulevard, Suite A
309 South Battlefield Boulevard
1400 Kempsville Road
Crossways Center Drive & Greenbriar Parkway
City of Colonial Heights —
1603 Boulevard
3002 Boulevard
City of Emporia —
401 South Main Street
524 North Main Street
City of Fredericksburg —
614 Princess Anne Avenue
325 Jefferson Davis Highway
City of Hampton —
2409 Kecoughtan Road
2328 West Mercury Boulevard
4018 West Mercury Boulevard

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* Central Fidelity Bank (continued)
608 East Mercury Boulevard
1164 Big Bethel Road
City of Hopewell —
Cavalier Square Shopping Center
City of Lynchburg —
828 Main Street
7113 Timberlake Road
#1650 General Electric Company, #1 Mountain View Road
4925 Boonsboro Road
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candlers Mountain Road
501 V.E.S. Road
City of Manassas —
9210 Church Street
8441 Sudley Road
Davis Ford Road & Liberia Avenue
City of Newport News —
600 Thimble Shoals Boulevard
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
12745 Jefferson Avenue
City of Norfolk —
70 Janaf Shopping Center, Virginia Beach Boulevard
World Trade Center, Waterside Drive & Main Street
201 West 21st Street
230 East Little Creek Road
7530 Tidewater Drive
City of Petersburg —
144 North Sycamore Street
2128 South Crater Road
City of Poquoson —
2 Little Florida Road
City of Portsmouth —
High & Crawford Streets
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
2012 Victory Boulevard
City of Radford —
1020 Norwood Street
City of Richmond —
1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue
219 East Broad Street
8101 Brook Road
4717 Jefferson Davis Highway
City of Roanoke —
111 Franklin Road
3565 Orange Avenue
1401 Hershburger Road, N.W.
Crossroads Mall, Hershberger Road (D-I)
670 Brandon Avenue, S.W.
City of Salem —
1400 Electric Road
West Main Street & Spartan Drive
City of Suffolk —
201 North Main Street
907 West Washington Street
1401 North Main Street
City of Virginia Beach —
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
125 Independence Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
2129 General Booth Boulevard
2110 Great Neck Road
881 Lynnhaven Parkway
4876 Princess Anne Road
1615 General Booth Boulevard
3809 Princess Anne Road
835 Chimney Hill Shopping Center
1832 Kempsville Road
2868 Virginia Beach Boulevard
City of Williamsburg —
1006 Richmond Road
Accomack County —
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley
Albemarle County —
U.S. Route 29 & State Route 649 Albemarle Square Shopping Center
The Gardens Shopping Center, U.S. Route 29, North
Amelia County —
20 Washington Avenue, Amelia
Amherst County —
617 Main Street, Amherst
Route 29, North, Madison Heights
Appomattox County —
Corner of Moses & Court Streets, Appomattox
Arlington County —
2026 Wilson Boulevard
1901 North Moore Street
1005 North Glebe Road, Suite 100
Bedford County —
Corner of State Routes 122 & 24
Route 221 & Graves Mill Road, Forest
Botetourt County —
Main & Water Streets, Buchanan
Mountain View Shopping Plaza, U.S. Route 11, Troutville
Campbell County —
1037 Main Street, Altavista
U.S. Route 460, Bonsock
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road
Charlotte County —
Main Street, Drakes Branch

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* Central Fidelity Bank (continued)

Chesterfield County —
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road
10400 Midlothian Turnpike
13323 Midlothian Turnpike
State Route 10 & Centralia Road
5903 Midlothian Turnpike
13200 Hull Street Road

Culpeper County —
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue

Fairfax County —
8117 Leesburg Pike, Vienna
5802 Columbia Pike
9516 Old Keene Mill Road, Burke
14000 Sulleyfield Circle, Chantilly
12218 Leesburg Pike, Herndon
501 Elden Street, Herndon
2374 Hunters Wood Plaza, Reston
1861 Wiehle Avenue, Suite 100, Reston
6200 Backlick Road, Springfield
2903 Gallows Road
5127-A Leesburg Pike
3050 Chain Bridge Road
6020 Richmond Highway
5708 Pickwick Road, Centreville
7857 Heritage Drive, Annandale
9140 Belvoir Wood Parkway, Fort Belvoir
6661 Old Dominion Drive, McLean
Centreville & Fox Mill Roads

Franklin County —
Routes 122 & 616

Gloucester County —
U.S. Route 17, Hayes

Halifax County —
U.S. Route 501 & State Route 129, Halifax
70 South Main Street, Halifax

Hanover County —
Brandy Hill Plaza, 6549 Mechanicsville Pike

Henrico County —
Byrd Airport Terminal Building
7101 West Broad Street Road
109 East Nine Mile Road
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road
5001 Nine Mile Road
12410 Gayton Road
9110 West Broad Street

Isle of Wight County —
1282 Smithfield Plaza, Smithfield

Lunenburg County —
Sixth & Broad Streets, Kenbridge

Mecklenburg County —
525 North Main Street, Chase City
Virginia Avenue & Fourth Street, Clarksville

Montgomery County —
2105 Roanoke Street, Christiansburg
4 East Main Street, Christiansburg
920 University City Boulevard, University Mall, Blacksburg
215 North Main Street, Blacksburg

Nelson County —
Routes 151 & 634, Nellysford

Nottoway County —
200 South Main Street, Blackstone

Pittsylvania County —
2 North Main Street, Chatham
Tightsqueeze Plaza, Routes 29 & 703, Chatham (D-I)

Prince Edward County —
127 North Main Street, Farmville

Prince William County —
2201 Old Bridge Road
13716 Smoketown Road, Dale City
12420 Dillingham Square, Woodbridge
5844 Mapledale Plaza, Woodbridge

Roanoke County —
4110 Brambleton Avenue, S.W.
1111 Washington Avenue, Vinton
Plantation & Hollings Roads
Route 220 & Valley Avenue

Rockbridge County —
Route 130 & State Route 159, Natural Bridge Station

Smyth County —
Route 11 & State Route 107, Chilhowie

Spotsylvania County —
4230 Plank Road

Stafford County —
Aquia Village Shopping Center, U.S. Route 1, Garrisonville

Sussex County —
U.S. Route 301 & State Route 139

Washington County —
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon-Bristol Highway, Abingdon

York County —
U.S. Route 17, York Square Shopping Center, Grafton
455 Merrimac Trail

EFTS:

City of Charlottesville —
Angus Road & U.S. Route 29, North

City of Fredericksburg —
11023 Leavells Road

City of Lynchburg —
2304 Langhorn Road
3225 Old Forest Road
7113 Timberlake Road

City of Richmond —
5803 Grove Avenue
415 Belt Boulevard

Amherst County —
U.S. Route 29, North, Madison Heights

Chesterfield County —
11124 Midlothian Turnpike

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* Central Fidelity Bank (continued)
Culpeper County —
307 Southgate Shopping Center
Fairfax County —
2374 Hunters Wood Plaza, Reston
501 Elden Street, Herndon
Henrico County —
5100 Meadowood Square Shopping Center
9000 Patterson Avenue
5001 Nine Mile Road
Montgomery County —
Virginia Tech Bookstore, Blacksburg
Dietrick Dining Hall, Virginia Tech
Nelson County —
Wintergreen Mountain Lodge
Prince William County —
8385 Sudley Road

* Central Virginia Bank
U.S. Route 60
P.O. Box 39
Powhatan 23139 (Powhatan County)
C.E.O. — R. L. Lyons, President
Cashier — F. W. Kidd
Brs: Chesterfield County —
Village Marketplace Shopping Center, Midlothian Turnpike and Old Buckingham Drive
Cumberland County —
Intersection of State Routes 45 & 649, Cartersville

Citizens Bank of Tazewell
643 East Riverside Drive
P.O. Box 628
Tazewell 24651 (Tazewell County)
C.E.O. — Monte K. Rife, Secretary
Cashier — Catherine C. Jones
Br: Tazewell County —
Railroad Avenue & Third Street

Citizens Bank and Trust Company
126 South Main Street
P.O. Box 386
Blackstone 23824 (Nottoway County)
C.E.O. — J. A. Wilson, Jr., President
Cashier — C. B. Cordle, Jr.
Brs: Amelia County —
State Route 38 & Church Street, Amelia
Nottoway County —
101 North Main Street, Blackstone (D-I)
210 Carter Street, Crewe
Agnew Street & Namozine Avenue, Burkeville
State Routes 40 & 46, Blackstone

* Citizens Bank of Virginia
1550 Wilson Boulevard
Arlington 22209 (Arlington County)
C.E.O — Linwood C. Cotman, Jr., President
Cashier — Barbara L. Martinez
Brs: Arlington County —
4233 Wilson Boulevard
Fairfax County —
8601 Westwood Center Drive, Suite F, Vienna

* Citizens and Farmers Bank
8th and Main Streets
P.O. Box 391
West Point 23181 (King William County)
C.E.O. — Larry G. Dillon, President
Controller — Sandra Fryer
Brs: James City County —
U.S Route 60 & State Route 607 Longhill and Olde Towne Roads
King William County —
14th & Main Streets, West Point
New Kent County —
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
EFT: King William County —
19th Street & King William Avenue, West Point

Coastal Virginia Bank
5472 Indian River Road
Virginia Beach 23464
C.E.O. — Gordon W. Ommen, President

* Commerce Bank
3450 Pacific Avenue
Virginia Beach 23451
C.E.O. — G. Robert Aston, Jr., President
Financial Officer — Gerald T. McDonald
Brs: City of Chesapeake —
3113 Western Branch Boulevard
1809 Greenbriar Parkway
681-A North Battlefield Boulevard
552 South Battlefield Boulevard
111 Mill Creek Parkway, Suite 100
City of Hampton —
2160 Coliseum Drive
City of Newport News —
12437 Warwick Boulevard
603 Pilot House Drive
City of Norfolk —
150 Boush Street
245 East Little Creek Road
City of Portsmouth —
3301 High Street
500 Crawford Street
5515 Portsmouth Boulevard
City of Suffolk —
1008 West Washington Street
City of Virginia Beach —
930 First Colonial Road
5101 Cleveland Street, Suite 101
4592 Virginia Beach Boulevard
1433 Kempsville Road
EFT: City of Norfolk —
Sentara-Norfolk General Hospital, 600 Gresham Drive

Commerce Bank of Virginia
11500 West Broad Street
Richmond 23233 (Henrico County)
C.E.O. — Richard C. Huffman, President
Cashier — Ronald L. Dudley
Br: Hanover County —
State Routes 637 & 656, Ashland

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

CommonWealth Bank, The
9310 Midlothian Turnpike
P.O. Box 35036
Richmond 23235 (Chesterfield County)
C.E.O. — James L. Young, III (Acting)
Cashier — James L. Young, III

* Community Bank, The
200 North Sycamore Street
P.O. Box 2166
Petersburg 23803
C.E.O. — N. S. Jones, III, President
Cashier — L. M. Umphlett
Brs: City of Colonial Heights —
2000 Snead Avenue
City of Petersburg —
9 West Tabb Street (D-I)
2618 South Crater Road
1104 West Washington Street
Chesterfield County —
Corner of West Hundred Road & Winfree Avenue

Community Bank & Trust Company of Virginia
107 Free Court
Sterling 22170 (Loudoun County)
C.E.O. — Stephen E. Wagner, President
Cashier — Stephen E. Wagner

* Consolidated Bank and Trust Company
320 North First Street
Richmond 23219
C.E.O. — V. W. Henley, President
Treasurer — Carol T. Bryant
Brs: City of Hampton —
101 North Armistead Avenue
City of Richmond —
1806 Creighton Road
3009 Hull Street Road
Henrico County —
Brookhill Azalea Shopping Center, Chamberlayne & Azalea Avenues

County Bank of Chesterfield
10400 Hull Street Road
Midlothian 23112 (Chesterfield County)
C.E.O. — H. E. Richeson, President
Cashier — Zirkle Blakey, III
Br: Chesterfield County —
Ironbridge Road & Irongate Drive

* Crestar Bank
919 East Main Street
Richmond 23219
C.E.O. — R. G. Tilghman, President
Cashier — James D. Barr
Brs: City of Alexandria —
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5701 Duke Street
1460 Beauregard Street
901 North Washington Street
1650 King Street
3600 King Street
2111 Eisenhower Avenue
3610-H King Street
City of Charlottesville —
2117 Ivy Road
402 Park Street
City of Chesapeake —
2421 Bainbridge Boulevard
320 South Battlefield Boulevard
1124 George Washington Highway (D-I)
1120 George Washington Highway
1321 Battlefield Boulevard, North
Campostella Corners Shopping Center, Military Highway & Campostella Road
4113 Portsmouth Boulevard
City of Clifton Forge —
540 Main Street
U.S. Route 60 East
City of Fairfax —
10555 Main Street
City of Franklin —
117 West Second Avenue
City of Hampton —
2 East Queen Street
First Street & Cedar Avenue
2227 West Mercury Boulevard
75 Willow Oaks Boulevard
2155 Coliseum Drive
City of Harrisonburg —
180 East Market Street
1300 South Main Street
City of Hopewell —
200-204 North Main Street
City of Lexington —
708 South Main Street
45 South Main Street
City of Lynchburg —
4710 Boonsboro Road
600 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center
City of Manassas —
Manassas Junction Shopping Center, Centreville Road & Liberia Avenue
City of Martinsville —
134 East Church Street
1105 Spruce Street
902 Bridge Street
City of Newport News —
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
11817 Canon Boulevard
10814 Warwick Boulevard
12227 Jefferson Avenue
City of Norfolk —
Five Main Plaza, East
Ingleside & Princess Anne Roads
1221 East Little Creek Road
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* Crestar Bank (continued)
- 129 West Little Creek Road
- 5424 Robin Hood Road

City of Petersburg —
- 898 East Washington Street (D-I)
- 1340 West Washington Street
- 1941 South Sycamore Street

City of Portsmouth —
- 2860 Airline Boulevard
- 5800 West High Street
- 303 County Street

City of Radford —
- 1000 Norwood Street
- 1st & Kent Streets

City of Richmond —
- 206 East Main Street
- 1101 Azalea Avenue
- 2500 East Broad Street
- 1518 Hull Street Road
- 3513 West Cary Street
- 1801 West Broad Street
- 2108 West Laburnum Avenue
- 7133 Forest Hill Avenue
- 4708 Forest Hill Avenue
- 424 East Grace Street
- 3022 West Broad Street
- 3513 West Cary Street (D-I)
- 5801 Patterson Avenue
- 6845 Midlothian Turnpike
- 901 East Byrd Street

City of Roanoke —
- 37 West Church Avenue, S.W.
- 2112 Colonial Avenue, S.W.
- 510 South Jefferson Street
- 1535 Hershberger Road, N.W.
- 3407 Orange Avenue, N.E.
- 200-202 South Jefferson Street
- 2226 Melrose Avenue, N.W.
- 112 McClanahan Street, S.W.
- 3403 Williamson Road, N.W.
- 4203 Melrose Avenue, N.W.

City of Salem —
- 1425 West Main Street
- 2929 Keagy Road

City of South Boston —
- 410 Main Street

City of Staunton —
- 8-14 West Beverly Street
- 1410 Churchville Avenue
- 111 Greenville Avenue
- 638 North Coalter Street

City of Suffolk —
- 123 North Main Street
- 6617 Holland Road

City of Virginia Beach —
- 3322 Holland Road
- Intersection of Lynnhaven Parkway & Frankel Lane
- 916 South Military Highway
- 3300 Pacific Avenue
- 4572-6 Virginia Beach Boulevard
- 853 Kempsville Road
- 711 First Colonial Road
- 3334 Virginia Beach Boulevard
- 4550 Virginia Beach Boulevard
- Dam Neck Parkway & General Booth Boulevard
- 750 Independence Boulevard
- 2260 Sunstates Court

City of Waynesboro —
- 1100 West Broad Street
- Shenandoah Village Outlet Mall, 600 Shenandoah Village Drive

City of Williamsburg —
- 401 West Duke of Gloucester Street
- Garrrison Drive & North Mount Vernon Avenue
- 1186 Jamestown Road
- 120 Monticello Avenue
- 120 North Henry Street

Accomack County —
- Old U.S. Route 13, Accomac
- First Street & U.S. Route 13, Keller
- 62 Market Street, Onancock
- Edmunds Street & Railroad Avenue, Painter

Albemarle County —
- U.S. Route 29, North & Rio Road

Amherst County —
- U.S. Route 29, North & Dillard Road, Madison Heights

Arlington County —
- 3040 North Fairfax Drive
- 1000 Wilson Boulevard, Rosslyn
- 5335 Lee Highway
- 249 Glebe Road
- 4601 North Fairfax Drive
- 3141 Lee Highway

Campbell County —
- 9604 Timberlake Road

Charlotte County —
- 24-26 King Street, Keysville

Chesterfield County —
- 10100 Hull Street Road
- 2065 Huguenot Road
- 4830 Jefferson Davis Highway
- Midlothian Turnpike & Crowder Drive
- Burmuda Square Shopping Center, 11551 Jefferson Davis Highway, Chester
- 10300 Midlothian Turnpike
- 13001 Huil Street Road, Midlothian

Fairfax County —
- 2000 Huntington Avenue
- 7617 Little River Turnpike
- 9401 Lee Highway
- Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
- 13655 Lee Jackson Highway, Chantilly
- Goethals Road, Fort Belvoir
- 9883 Georgetown Pike, Great Falls
- 1301 Chain Bridge Road, McLean
- 7900 Westpark Drive, McLean
- 1601 Washington Plaza, West, Reston
- 7221 Commerce Street
- 6686 Franconia Road, Springfield
- 515 Maple Avenue East, Vienna
- 12th & Gunston Road, Fort Belvoir
- Centennial Park Drive & Sunrise Valley Drive, Reston
- 1430 Springhill Road, Tysons Dulles Plaza

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* Crestar Bank (continued)
14200-F Centreville Square, Centreville
9400 Richmond Highway, Lorton
2401 Centreville Road, Herndon
501 Maple Avenue West, Vienna
13900 Lee Jackson Memorial Highway, Chantilly
5616 Ox Road
8219 Leesburg Pike, Vienna
Franklin County —
101 South Main Street, Rocky Mount
Gloucester County —
Main Street, Gloucester Courthouse
Gloucester Point
Halifax County —
Seventh Street, Virgilina
4027 Halifax Road, Centerville
Hanover County —
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
U.S. Route 301 & State Route 646
6008 Mechanicsville Pike, Mechanicsville
101 England Street, Ashland
Henrico County —
1129 Gaskins Road
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
1601 Willow Lawn Drive
6501 West Broad Street Road
1500 Parham Road
2694 Williamsburg Road
U.S. Route 1 & Parham Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road
3631 Mechanicsville Turnpike
12199 Gayton Road
1206 Willow Lawn Drive
11501 West Broad Street Road, Glen Allen
Henry County —
Marshall Way, Fieldale
State Routes 609 & 57, Fieldale
Virginia Avenue & Daniels Creek Road, Collinsville
U.S. Route 220 & State Route 724, Ridgeway
U.S. Route 58
James City County —
U.S. Route 60 & State Route 614, Lightfoot
Loudoun County —
11 Pigeon Hill Drive, Sterling
Northampton County —
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox
Patrick County —
West Blue Ridge Avenue, Stuart
Pittsylvania County —
Main Street, Gretna
Prince George County —
Fort Lee, Mahone Avenue, Building P-4307 (F)
Prince William County —
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge
Old Bridge Shopping Center, Old Bridge & Smoketown Roads
Pulaski County —
New River Shopping Center
Routes 114 & 600
Roanoke County —
7227 Williamson Road
4025 Brambleton Avenue
Colonial Avenue & Electric Road
2730 Ogden Road, S.W.
210 East Washington Avenue, Vinton
Rockbridge County —
U.S. Route 11, North
Rockingham County —
1905 East Market Street
Shenandoah County —
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg
Spotsylvania County —
8970 Courthouse Road, Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Secondary Route 710
York County —
U.S. Route 17, Grafton
707 Merrimac Trail
U.S. Route 60, & McLaws Circle
EFTS: City of Martinsville —
Patrick Henry Mall, East Church Street
K-Mart Shopping Center, U.S. 220, South
247-251 Commonwealth Boulevard
City of Radford —
Dalton Hall Student Center, Adams & Fairfax Streets

Dickenson-Buchanan Bank
State Route 83, East
P.O. Box BB
Haysi 24256 (Dickenson County)
C.E.O. — Gaines C. Sutherland, Jr., Ex. V.P.
Cashier — Jerry Sutherland, Jr.
Brs. Buchanan County —
State Routes 80 & 600, Davenport
Dickenson County —
Chase Street, Clintwood

Eastville Bank, The
16485 Lankford Highway
P.O. Box 7
Eastville 23347 (Northampton County)
C.E.O. — Robert L. Simpson, President
Cashier — C. W. Dickinson, IV

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

F & M Bank-Broadway
153 North Main Street
P.O. Box 575
Broadway 22815 (Rockingham County)
C.E.O. — Leroy W. Raines, President
Cashier — Larry Bowman

* F & M Bank-Central Virginia
1425 Seminole Trail
Charlottesville 22901 (Albemarle County)
C.E.O. — Wayne L. Turner, Chairman
Brs: Albemarle County —
Valley Street, Scottsville
2208 Ivy Road
5th Street Extended & Harris Road
Amherst County —
Ambriar Shopping Center, U.S. Route 29, Amherst
Nelson County —
U.S. Route 29 South, Lovingston
State Route 6, Afton

* F & M Bank-Massanutten
1855 East Market Street
P.O. Box 1127
Harrisonburg 22801
C.E.O. — Wayne L. Smith, President
Cashier — Writa D. Hill
Brs: City of Harrisonburg —
3150 South Main Street
611 Mt. Clinton Pike
1900 South High Street
Rockingham County —
200 Augusta Avenue, Grottoes

* F & M Bank-Richmond
9401 West Broad Street Road
P.O. Box 28189
Richmond 23228 (Henrico County)
C.E.O. — James H. Atkinson, Jr., President
Cashier — Annette C. Hollberg
Brs: City of Richmond —
209 West Franklin Street
Chesterfield County —
9960 Midlothian Turnpike
4310 West Hundred Road, Chester
9440 Ironbridge Road
Henrico County —
9012 Three Chopt Road
1300 East Parham Road
5001 Lakeside Avenue
1776 Staples Mill Road

* F & M Bank-Winchester
115 Cameron Street
P.O. Box 2800
Winchester 22601
C.E.O. — Betty H. Carroll, President
Senior Financial Officer — Alfred B. Whitt
Brs: City of Winchester —
1850 Apple Blossom Mall
748 Berryville Avenue
509-A Amherst Street
100 North Loudoun Street
124 West Piccadilly Street
2082 South Pleasant Valley Road
2004 South Pleasant Valley Road
2252 Valley Avenue
829 North Loudoun Street
1900 Front Royal Road
Clarke County —
23 North Church Street, Berryville
Frederick County —
3451 Valley Avenue
5306 Main Street, Stephens City
7800 Main Street, Middletown
Rappahannock County —
State Route 522, Flint Hill
Shenandoah County —
Apple Avenue & U.S. Route 11, Mount Jackson
158 South Main Street, Woodstock
9383 Congress Street, New Market
Warren County —
102 East Main Street, Front Royal
215 North Royal Avenue, Front Royal
433 South Street, Front Royal
123 East Sixth Street, Front Royal

* Fairfax Bank & Trust Company
4117 Chain Bridge Road
Fairfax 22030
C.E.O. — Charles E. Curtis, President
Cashier — Elena M. Miles
Brs: Fairfax County —
14006 Lee-Jackson Highway, Chantilly
8221 Old Courthouse Road, Vienna
5105 Westfield Boulevard, Centreville
14260-J Centreville Square, Centreville
Prince William County —
12493 Dillingham Square, Lake Ridge

Farmers Bank, Windsor, Virginia
50 East Windsor Boulevard
P.O. Box 285
Windsor 23487 (Isle of Wight County)
C.E.O. — R. J. Holland, Chairman
Cashier — R. J. Holland, Jr.

* Farmers & Merchants Bank
205 Main Street
P.O. Box F
Timberville 22853 (Rockingham County)
C.E.O. — D. B. Todd, Chairman
Cashier — N. K. Gordon
Brs: Rockingham County —
State Route 259, Broadway
127 Rockingham Street, Elkton
#10 Elkton Plaza Shopping Center, Elkton

* Farmers & Merchants Bank of Craig County, The
306 Main Street
P.O. Box 218
New Castle 24127 (Craig County)
C.E.O. — J. W. Bostic, Jr., Ex. V.P.
Cashier — P. W. Shelton

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* Farmers & Merchants Bank — Eastern Shore
U.S. Route 13, P.O. Box 623
Onley 23418 (Accomack County)
C.E.O. — H. B. Rew, Jr., President
Cashier — Ted D. Duer
Brs: Accomack County —
U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

* Farmers and Miners Bank
403 West Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O. — Terry M. Estep, Ex. V.P.
Cashier — Doris A. Barnett
Brs: Lee County —
U.S. Route 58 & State Route 673, Rose Hill
U.S. Route 58 & State Route 694
Scott County —
U.S. Route 23 & Route 421, Weber City

* First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101 (Fairfax County)
C.E.O. — Fred L. Bollerer, Chairman
Cashier — Rosi O'Neil
Brs: City of Alexandria —
1501 Duke Street
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
City of Chesapeake —
1636 South Military Highway
677 North Battlefield Boulevard
City of Fairfax —
4021 University Drive
9840 Main Street
City of Falls Church —
133 South Washington Street
City of Hampton —
1 South Armistead Avenue
2050 Coliseum Drive
30 South Mallory Street
4013 West Mercury Boulevard
City of Harrisonburg —
Warren Campus Center, James Madison University
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street
City of Lexington —
22 South Main Street
City of Newport News —
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
2015 25th Street
12300 Jefferson Avenue, Suite 422
12274 Jefferson Avenue
City of Norfolk —
5832 Virginia Beach Boulevard
7912 Halprin Drive
Boush & Charlotte Streets
City of Staunton —
239 North Central Avenue
833 Springhill Road
City of Virginia Beach —
770 Lynnhaven Parkway
1645 Independence Boulevard
304 Kellam Road
3333 Virginia Beach Boulevard
405 South Witchduck Road
City of Waynesboro —
216 South Wayne Avenue
2701 West Main Street
City of Winchester —
624 Apple Blossom Drive
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
320 Westside Station Drive
Arlington Couty —
Washington National Airport
3140 North Washington Boulevard
5555 Columbia Pike
567 South 23rd Street
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
2213 North Glebe Road
1111 Army-Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)
Fairfax County —
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
11944-L Fair Oaks Mall
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
3090 Williams Drive
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.W., Vienna
440 East Maple Avenue, Vienna
5703 Burke Centre Parkway
Centex Building 11260 Roger Bacon Drive, Reston
10695 Braddock Road, University Mall
13344-A Franklin Farm Road
13880 Braddock Road, Centreville
12735 Shops Drive, The Shops at Fair Lakes
13960 Lee Jackson Memorial Highway, Chantilly
Two Fountain Square, 11921 Freeson Drive, Suite 100, Reston

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* First American Bank of Virginia (continued)
Frederick County —
U.S. Route 50
Routes 277 & 641, Stephens City
Loudoun County —
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
Corner of Mulberry & Main Streets, Round Hill
431 East Main Street, Purcellville
110 Harry Flood Byrd Highway, Sterling
21036 Tripleseven Road, Sterling
Prince William County —
1476 Davis Ford Road, Woodbridge
13780 Smoketown Road, Dale City
9872 Liberia Avenue
7900 Sudley Road
Rockbridge County —
Route 60 East, Stonewall Square Shopping Center
Rockingham County —
516 North Main Street, Bridgewater
Warren County —
200 Remount Road, Front Royal
York County —
Washington Square Shopping Center, State Route 17 & Dare Road, Grafton
EFT: City of Harrisonburg —
Gibbons Hall, James Madison University

First Bank and Trust Company, The
236 West Main Street
P.O. Box 457
Lebanon 24266 (Russell County)
C.E.O. — W. H. Hayter, Ex. V.P.
Cashier — Rhonda Hensley
Br: City of Bristol —
Old Abingdon Highway
Washington County —
Intersection of U.S. Highway 19 & Highway 11

First Century Bank
5002 Williamson Road, N.W.
Roanoke 24012
C.E.O. — Jeffery L. Forlines, President
Cashier — Sheila F. McDaniel
Br: Wythe County —
Wythe Shopping Plaza, East Main Street, Wytheville

First and Citizens Bank
P.O. Box 529
Monterey 24465 (Highland County)
C.E.O. — Delbert Rexrode, Jr., V.P.
Cashier — Delbert Rexrode, Jr.

First Commercial Bank
3801 Wilson Boulevard
Arlington 22203 (Arlington County)
C.E.O. — James B. Brockett, President
Cashier — Charles C. Brockett
Br: Arlington County —
3801 Wilson Boulevard (D-I)

First Commonwealth Bank
204 West Main Street
P.O. Box 150
Wise 24293 (Wise County)
C.E.O. — Sue Ellen Fleming, Ex. V.P.
Cashier — D. K. Price

* First Community Bank
U.S. Route 221 & State Route 666
Forest 24551 (Bedford County)
C.E.O. — John L. Wynne, President
Operations Officer — T. M. West
Brs: City of Lynchburg —
2301 Langhorn Road
2100 Wards Road
3638 Old Forest Road
Amherst County —
Seminole Shopping Center, Madison Heights
Campbell County —
9009 Timberlake Road

* First Sentinel Bank
315 Railroad Avenue
P.O. Drawer M
Richlands 24641 (Tazewell County)
C.E.O. — W. David Peters, President
Cashier — Randall Deel
Br: Tazewell County —
710 East Riverside Drive

* First State Bank
201 North Union Street
Danville 24541
C.E.O. — S. L. Jennings, President
Cashier — L. S. Patterson

* First Virginia Bank
6400 Arlington Boulevard
Falls Church 22046 (Fairfax County)
C.E.O. — Justin C. O'Donnell, President
Cashier — Timothy A. Zilke
Brs: City of Alexandria —
300 South Washington Street
Van Dorn Plaza Shopping Center, 233 S. Van Dorn Street
4999 Seminary Road
City of Fairfax —
10302 Willard Way
City of Falls Church —
191 West Broad Street
City of Fredericksburg —
1001 Princess Anne Street
1016 Princess Anne Street
401 Jefferson Davis Highway
City of Manassas —
9100 Center Street
8650 Centreville Road
Arlington County —
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2200 Wilson Boulevard
2947 South Glebe Road
5515 Lee Highway
1901 Fort Myer Drive
5037 Columbia Pike

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* First Virginia Bank (continued)
3001 North Washington Boulevard
6745 Lee Highway
1469 Jefferson Davis Highway
2700 South Quincy Street
Fairfax County —
5836 North Kings Highway
1640 Belle View Boulevard
6118 Rose Hill Drive
6618 Richmond Highway
7000 Bland Street, Springfield
7960 Fort Hunt Road
8650 Richmond Highway
8416 Arlington Boulevard
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7393-A Lee Highway, Falls Church
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke & Burke Lake Roads, Burke
13045 Lee Jackson Memorial Highway, Chantilly
7716 Telegraph Road, Hayfield
9915 Georgetown Pike, Great Falls
11100 South Lakes Drive, Reston
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
2941 Chain Bridge Road, Oakton
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
8120 Old Courthouse Road, Vienna
14175 St. Germain Drive, Centreville
6045-A Burke Parkway, Burke
11230 Waples Mill Road
7025-A Manchester Boulevard
8920 Village Shopps Drive, Fairfax Station
5749 Union Mill Road, Clifton
Fauquier County —
Vint Hill Farms Station, Warrenton (F)
530 Blackwell Road, Warrenton
11047 Marsh Road, Bealeton
King George County —
2207 West Dahlgren Road
State Routes 3 & 610, King George
Loudoun County —
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling
212 East Market Street, Leesburg
20921 Davenport Drive, Suite 105, Sterling
Northumberland County —
Callao
U.S. Route 360 & State Route 634, Heathsville
Prince William County —
10320 Portsmouth Road
14901 Washington Street, Haymarket
14000 Jefferson Davis Highway
12429 Hedges Run Drive, Lake Ridge
11670 Sudley Manor Road, Manassas
2089 Daniel Stuart Square, Woodbridge
12435 Dillingham Square, Woodbridge
Spotsylvania County —
2062 Plank Road, Greenbrier Shopping Center
137 Spotsylvania Mall
2609 Lafayette Boulevard
Stafford County —
289 Garrisonville Road
Butler Road & Rodney Lane, Chatham Square Shopping Center
Westmoreland County —
Hague
416 Colonial Avenue, Colonial Beach
EFT: Spotsylvania County —
Spotsylvania Mall

* First Virginia Bank of Augusta
125 North Central Avenue
P.O. Box 575
Staunton 24401
C.E.O. — M. F. P. Willett, President
Cashier — L. E. Kirtner
Brs: City of Waynesboro —
105 Hopeman Parkway
Augusta County —
Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoore Street, Stuarts Draft
Routes 11 & 644

* First Virginia Bank - Central
305 East Jefferson Street
Charlottesville 22902
C.E.O. — E. S. Yates, President
Cashier — K. W. Fitchett
Brs: City of Charlottesville —
2149 North Barracks Road
816 Cherry Avenue
120 Seminole Court
Albemarle County —
100 Riverbend Drive
State Route 240, Crozet Shopping Center, Crozet
State Routes 29N and 649 (Proffit Road)
Culpeper County —
Dominion Square Shopping Center, James Madison Highway & Belle Avenue
Orange County —
235 Madison Road, Orange

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* First Virginia Bank - Clinch Valley
501 Railroad Avenue
Richlands 24641 (Tazewell County)
C.E.O. — Michael Fircetz, President
Cashier — L. E. Kirtner
Brs: Tazewell County —
U.S. Route 460 & State Route 719, Claypool Hill
U.S. Route 19/460 & State Route 16, Tazewell

* First Virginia Bank - Colonial
700 East Main Street
Richmond 23219
C.E.O. — W. H. McFaddin, President
Cashier — K. W. Fitchett
Brs: City of Colonial Heights —
Southpark Mall, Space B-85, 230 Southpark Circle
497 Southpark Circle
City of Richmond —
Stoney Point Shopping Center, Huguenot Road
4710 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard
9 South 12th Street
Chesterfield County —
2501 West Hundred Road, Chester
7747 Midlothian Turnpike
13322 Midlothian Turnpike
11400 Midlothian Turnpike
6551 Centralia Road
U.S. Route 360 & Genito Road
Hanover County —
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville
700 England Street, Ashland
Kings Charter Commercial Center, Sliding Hill Road
Henrico County —
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center
2801 Parham Road
Laburnum Avenue & Finlay Road
Brook Run Shopping Center, Brook Road
10000 West Broad Street
Virginia Center Commons, Brook Road & J.E.B. Stuart Parkway
Prince George County —
5320 Oaklawn Boulevard
EFTS: City of Colonial Heights —
Southpark Mall, Space 85-B, 230 Southpark Circle
Henrico County —
Virginia Center Commons Mall, U.S. Route 1

First Virginia Bank - Commonwealth
4360 George Washington Memorial Highway
Grafton 23692 (York County)
C.E.O. — Jon A. Nystrom, President
Cashier — K. W. Fitchett
Brs: City of Williamsburg —
300 Second Street
171 Monticello Avenue
Gloucester County —
Gloucester Courthouse
U.S. Route 17, Hayes
King & Queen County —
U.S. Route 33 & State Route 670, Mattaponi
Lancaster County —
Lancaster Square Shopping Center, Kilmarnock
Middlesex County —
Cross & Prince George Streets, Urbanna
State Route 33, Deltaville
Saluda
Surry County —
200 East Main Street, Surry

* First Virginia Bank - Franklin County
228 Franklin Street
P.O. Box 190
Rocky Mount 24151 (Franklin County)
C.E.O. — Euell W. Naff, President
Cashier — E. C. Brooks
Brs: Franklin County —
224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
Boons Mill
State Routes 116 & 122
Union Hall Plaza, Route 40 & State Route 946

* First Virginia Bank - Highlands
450 West Main Street
P.O. Box 671
Covington 24426
C.E.O. — Patrick H. Winston, Jr., President
Cashier — L. E. Kirtner
Brs: Allegheny County —
Mallow Mall Shopping Center
Bath County —
Hot Springs

First Virginia Bank - Mountain Empire
Laurel Avenue
P.O. Box 368
Damascus 24236 (Washington County)
C.E.O. — Larry L. Richardson, President
Cashier — E. C. Brooks
Brs: Dickenson County —
Chase Street and Alley 7, Clintwood
Washington County —
U.S. Route 58, south of State Route 716, Damascus
State Route 80, Meadowview
U.S. Route 11 & State Route 704
State Route 75, Abingdon
Wise County —
Pound

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

First Virginia Bank - Mountain Empire (cont.)
Main Street, Pound
Intersection of U.S. Route 23, Business & U.S. Route 23, Bypass

First Virginia Bank - Piedmont
7901 Timberlake Road
Lynchburg 24502 (Campbell County)
C.E.O. — Benjamin T. Corish, President
Cashier — E. C. Brooks
Brs: City of Danville —
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road
City of Lynchburg —
1110 Main Street
Amherst County —
301 Main Street, Amherst
Elon Road & Amherst Turnpike, Madison Heights
Campbell County —
U.S. Route 501 & State Route 40, Brookneal
U. S. Route 501 & State Route 24, Rustburg
Pittsylvania County —
Westover Drive & James Road
Staunton Plaza Shopping Center, Hurt

* First Virginia Bank - Planters
111 North Main Street
P.O. Box 85
Bridgewater 22812 (Rockingham County)
C.E.O. — Donald E. McFall, President
Cashier — E. C. Brooks
Brs: City of Harrisonburg —
2360 South Main Street
Valley Mall, U.S. Route 33, East
335 East Market Street
Rockingham County —
238 South Main Street, Dayton
U.S. Route 340 & Old U.S. Route 33, Elkton

* First Virginia Bank - Shenandoah Valley
200 North Main Street
Woodstock 22664 (Shenandoah County)
C.E.O. — Charles R. Cash, President
Cashier — L. E. Kirtner
Brs: City of Winchester —
2200 Valley Avenue, Ward Plaza Shopping Center
Frederick County —
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North & State Route 661
Shenandoah County —
Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock
Warren County —
Royal Plaza Shopping Center, Front Royal

* First Virginia Bank - South Hill
111 East Danville Street
P.O. Box 30
South Hill 23970 (Mecklenburg County)
C.E.O. — James H. Wells, President
Cashier — K. W. Fitchett
Brs: Mecklenburg County —
Town Square Shopping Center, East Atlantic Street, South Hill
Routes 903 & 751, Lake Gaston

* First Virginia Bank - Southside
200 North Main Street
Farmville 23901 (Prince Edward County)
C.E.O. — John M. Lee, President
Cashier — L. E. Kirtner
Brs: Amelia County —
U.S. Route 360
Appomattox County —
U.S. Route 578, Pamplin City
Buckingham County —
U.S. Route 15, Arvonia
U.S. Route 15, Dillwyn
Prince Edward County —
U.S. Route 15-460, West, Farmville
Farmville Shopping Center, Farmville
College Plaza Shopping Center, Farmville
Longwood Village Shopping Center, 1508 South Main Street, Farmville

* First Virginia Bank - Southwest
6625 Williamson Road, NW
Roanoke 24019-4631 (Roanoke County)
C.E.O. — James N. Hinson, Jr., President
Cashier — L. E. Kirtner
Brs: City of Radford —
520 First Street, West
Norwood Street & Third Avenue
City of Roanoke —
601 South Jefferson Street
Market Square Drive & U.S. Route 460
Valley View Mall, 4922 Valley View Boulevard
1828 Electric Road
City of Salem —
223 East Main Street
2743 West Main Street
231 College Avenue
U.S. Route 460 & Electric Road
Bland County —
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap
Giles County —
300 Main Street, Narrows
214 Virginia Avenue, Rich Creek
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460, Pembroke
Montgomery County —
985 Cambria Street, N.E., Christiansburg
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg
State Route 114 & U.S. Route 460

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* First Virginia Bank - Southwest (continued)
Pulaski County —
Lee Highway & Trinkle Avenue, Dublin
Roanoke County —
4209 Starkey Road
1942 East Washington Avenue, Vinton
Wythe County —
North Fourth Street, Wytheville

* First Virginia Bank of Tidewater
555 Main Street
Norfolk 23510
C.E.O. — James F. Babcock, Chairman
Cashier — K. W. Fitchett
Brs: City of Chesapeake —
239 Battlefield Boulevard, Great Bridge Shopping Center
3343 Western Branch Boulevard
825 Volvo Parkway
4200 Portsmouth Boulevard, Room 480
City of Hampton —
1033 West Mercury Boulevard
1112 Big Bethel Road
City of Newport News —
397 Denbigh Boulevard
Jefferson Avenue & Pilot House Drive
City of Norfolk —
901 West Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 East Princess Anne Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
City of Poquoson —
452 Wythe Creek Road
City of Portsmouth —
5100 Portsmouth Boulevard
City of Suffolk —
3131 Bridge Road
1463 North Main Street
City of Virginia Beach —
536 Newtown Road
3112 Virginia Beach Boulevard
5289 East Princess Anne Road
351 Independence Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road
1008 Independence Boulevard
2141 General Booth Boulevard
1924 Centreville Turnpike
Accomack County —
44 Market Street, Onancock
U.S. Route 13, New Church
U.S. Route 13, Onley
Northampton County —
Main Street, Exmore
EFTS: City of Norfolk —
Webb University Center, Old Dominion University
Norfolk International Airport

* George Mason Bank, The
11185 Main Street
P.O. Box 600
Fairfax 22030
C.E.O. — Marshall H. Groom, Chairman
Cashier — Charles Wimer
Brs: Fairfax County —
George Mason University, 4400 University Drive
3289 Woodburn Road, Annandale
4221 Wanley Road, Chantilly
226 Maple Avenue West, Vienna

* Hallmark Bank & Trust Company
6810 Commerce Street
P.O. Box 688
Springfield 22150 (Fairfax County)
C.E.O. — H. W. Compton, President
Cashier — K. M. Johns
Brs: Fairfax County —
4115 Annandale Road, Annandale
7001-K Manchester Boulevard
Prince William County —
14229 Potomac Mills Road, Woodbridge

Hanover Bank
6645-A Mechanicsville Turnpike
Mechanicsville 23111 (Hanover County)
C.E.O. — Stafford M. White, President
Cashier — Gail C. Thomas
Br: Hanover County —
5911 Mechanicsville Pike

* Heritage Bank
1313 Dolly Madison Boulevard
McLean 22101 (Fairfax County)
C.E.O. — Harold C. Rauner, President
Cashier -- W. B. Sutphin

Heritage Bank & Trust
841 North Military Highway
Norfolk 23502
C.E.O. — Robert J. Keogh, President
Cashier — Catherine P. Jackson
Brs: City of Chesapeake —
1450 South Military Highway
City of Norfolk —
200 East Plume Street

Highlands Union Bank
340 West Main Street
P.O. Box 1128
Abingdon 24210 (Washington County)
C.E.O. — Samuel L. Neese, Ex. V.P.
Cashier — J. T. Riffe
Br: City of Bristol —
999 Old Airport Road

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

Horizon Bank of Virginia, The
8414 Lee Highway
Merrifield 22031 (Fairfax County)
C.E.O. — James N. Newson, President
Cashier — David M. Goldman

Independent Bank
8751 Sudley Road
Manassas 22110
C.E.O. — G. R. English, President
Cashier — J. M. Weese
Brs: City of Manassas —
8950 Mathis Avenue, Manassas Shopping Center
Prince William County —
8124 Sudley Road
1708 Davis Ford Road, Woodbridge

King George State Bank, Inc.
State Route #3
P.O. Box 81
King George 22485 (King George County)
C.E.O. — H. L. Hite, President
Cashier — J. A. Leitch

Lee Bank & Trust Company
137 East Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O. — H. P. Rowlett, Chairman
Operations Officer — J. E. Hobbs
Brs: Lee County —
U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
Corner of Church & Institute Streets, Jonesville

Marathon Bank, The
The Battlefield Business Park
4178 Valley Pike
Stephens City 22601 (Frederick County)
C.E.O. — Thomas A. Nida, President
Cashier — Tyrone C. Carter

Marine Bank, The
3695 Maddox Boulevard
P.O. Box 146
Chincoteague 23336 (Accomack County)
C.E.O. — Joe T. Hutcherson, President
Cashier — Janit A. Mann
Br: Accomack County —
State Routes 175 & 679, Wattsville

Miners Exchange Bank
Alternate Route 58
P.O. Box 1197
Coeburn 24230 (Wise County)
C.E.O. — C. R. Ward, President
Cashier — Regina K. Pate
Br: City of Norton —
Route 58, Norton Square Shopping Center

Miners and Merchants Bank and Trust Company
Walnut & Main Streets
P.O. Box 1010
Grundy 24614 (Buchanan County)
C.E.O. — J. G. Graham, President
Cashier — B. C. Elswick
Brs: Buchanan County —
Ancorage Shopping Center, Vansant
U.S. Route 460 East, Grundy
Tazewell County —
1905 Front Street, Richlands

NCNB Virginia
8180 Greensboro Drive
McLean 22102 (Fairfax County)
C.E.O. — Robert L. Williams, President
Cashier — Lynn E. Smith

Northern Neck State Bank
2 East Richmond Road
P.O. Box 68
Warsaw 22572 (Richmond County)
C.E.O. — E. P. Motley, President
Cashier — W. E. Harrison
Brs: Essex County —
Intersection of State Routes 17 & 1107, Tappahannock
Richmond County —
Time Square Shopping Center, U.S. Route 360, Warsaw
Westmoreland County —
State Route 3, Montross

Pace American Bank
112 East Hicks Street
P.O. Box 8
Lawrenceville 23868 (Brunswick County)
C.E.O. — J. E. Traylor, President
Cashier — F. T. Jones
Brs: Brunswick County —
Brunswick Square Shopping Center, U.S. Route 58, Lawrenceville
Mecklenburg County —
622 East Atlantic Street, South Hill

Peninsula Trust Bank, Incorporated
Route 17 South-Bypass
P.O. Box 1310
Gloucester 23061 (Gloucester County)
C.E.O. — William J. Farinholt, President
Cashier — Kenneth E. Smith

* Peoples Bank, Inc.
Depot Street
P.O. Box 769
Honaker 24260 (Russell County)
C.E.O. — K. D. Hart, President
Cashier — Frank Sexton, Jr.
Brs: Russell County —
U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland
Scott County —
Main Street, Dungannon
U.S. Route 23 & Business Route 23, Gate City

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

Peoples Bank of Danville
110 South Market Street
Danville 24543
C.E.O. — W. H. Carter, Jr., Chairman
Cashier — P. A. Shelton
Brs: City of Danville —
141 Westover Drive
3060 North Main Street
City of Lynchburg —
2018 Tate Spring Road
Pittsylvania County —
140 South Main Street, Chatham
Route 3, 1 mile north of Route 58
Spotsylvania County —
Millgarden Drive & C. L. Walker Boulevard
Bragg Road & Lendale Lane
Stafford County —
Stafford Courthouse
U.S. Route 17

Peoples Bank of Ewing
Highway 58
P.O. Box 99
Ewing 24248 (Lee County)
C.E.O. — O. B. Yeary, President
Cashier — Joetta Hensley
Brs: Lee County —
Rose Hill
U.S. Route 58, Gibson Station

Peoples Bank of Front Royal, The
232 North Royal Avenue
P.O. Box 1538
Front Royal 22630 (Warren County)
C.E.O. — D. L. Unger, Ex. V.P.
Cashier — Bonnie L. Chewning
Br: Warren County —
432 South Street, Front Royal

Peoples Bank of Montross
Kings Highway
P.O. Box 306
Montross 22520 (Westmoreland County)
C.E.O. — W. R. Crews, Jr., President
Cashier — E. Glenn Jenkins
Br: Richmond County —
U. S. Route 360 at State Route 624, Warsaw

Peoples Bank of Virginia
9970 Ironbridge Road
P.O. Drawer 728
Richmond 23831 (Chesterfield County)
C.E.O. — J. H. Lowden, Jr., President
Cashier — J. H. Lowden, Jr.
Brs: Chesterfield County —
5756 Hopkins Road
11010 Hull Street Road
11450 Midlothian Turnpike

People's Bank of Virginia Beach
621 Nevan Road
Virginia Beach 23451
C.E.O. — Thomas E. Flounders, III, President
Cashier — Kathy M. Johnson

* Piedmont Trust Bank
200 Church Street
Martinsville 24112
C.E.O. — I. M. Groves, Jr., President
Brs: City of Martinsville —
14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
300 Franklin Street
Henry County —
State Route 57, Stanleytown
411 Virginia Avenue, Collinsville
U.S. Route 220

* Planters Bank & Trust Company of Virginia
24 South Augusta Street
Staunton 24401
C.E.O. — H. V. Boney, Jr., President
Cashier — F. D. Bowers
Brs: City of Staunton —
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)
City of Waynesboro —
251 North Poplar Avenue
Augusta County —
Richmond Road, U.S. Route 250, East
U.S. Route 340 & State Route 608, Stuarts Draft
U.S. Route 11, Verona
U.S. Routes 250 & 640, Fishersville
Greenville Avenue

Premier Bank, Inc.
U.S. Route 460, P.O. Box 67
Shawsville 24162 (Montgomery County)
C.E.O. — Thomas G. Anders, President
Cashier — Cheryl Eversole
Brs: City of Salem —
West Main Street & Kessling Avenue
Pulaski County —
1105 Bob White Boulevard, Pulaski
Intersection of State Routes 100 & 682
Wythe County —
U.S. Route 21, South, Speedwell
Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

Princess Anne Commercial Bank
641 Lynnhaven Parkway
Virginia Beach 23452
C.E.O. — J. Morgan Davis, President
Cashier — C. M. Hudgins
Brs: City of Virginia Beach —
4801 Columbus Street
2251 West Great Neck Road

Prosperity Bank & Trust Company
5803 Rolling Road
Springfield 22152 (Fairfax County)
C.E.O. — Robert J. McDonough, President
Cashier — Bruce W. Elder

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

Prosperity Bank & Trust Company (continued)
Brs: Fairfax County —
6530 Backlick Road, Springfield
Prince William County —
17505 Jefferson Davis Highway, Dumfries

Regency Bank
207 West Franklin Street
Richmond 23220
C.E.O. — Herbert E. Marth, Jr., President
Cashier — L. B. Johnson

Resource Bank
3720 Virginia Beach Boulevard
Virginia Beach 23452
C.E.O. — H. Gregory Kilduff, President

Rockingham Heritage Bank
110 University Boulevard
P.O. Box 352
Harrisonburg 22801
C.E.O. — Bruce W. Thompson, President
Cashier — Dawn T. Erdman

* Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180 (Fairfax County)
C.E.O. — Michael L. Thompson, President
Cashier — Michael W. Curtis
Br: Fairfax County —
2960 Chain Bridge Road, Oakton

Security Bank Corporation
8780 Centreville Road
P.O. Box 3350
Manassas 22110
C.E.O. — Richard B. Green, President
Cashier — Carol S. Brandon

* Signet Bank/Virginia
7 North Eighth Street
Richmond 23219
C.E.O. — Robert M. Freeman, President
Cashier — D. S. Norris
Brs: City of Alexandria —
133 North Fairfax Street
City of Bristol —
425 State Street
1700 Euclid Avenue
3000 Lee Highway
Bristol Shopping Mall, Gate City Highway
City of Chesapeake —
3216 Western Branch Boulevard
205 Battlefield Boulevard
Military Highway & Old Greenbrier Road
City of Colonial Heights —
46 Colonial Square
City of Danville —
530 East Main Street
3320 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road
City of Fairfax —
4087 University Drive
City of Falls Church —
225 West Broad Street
City of Fredericksburg —
1014 Charles Street
501-1/2 Jefferson Davis Highway
City of Galax —
200 North Main Street
540 East Stuart Drive
City of Hampton —
4100 West Mercury Boulevard
City of Newport News —
3101 Washington Avenue
11742 Jefferson Avenue
96 Main Street
2 Hiddenwood Shopping Center
14801 Warwick Boulevard
618 Denbigh Boulevard
City of Norfolk —
2014 Granby Street
870 North Military Highway
500 Plume Street
6330 Newtown Road
City of Petersburg —
20 Franklin Street
1963 South Crater Road
City of Portsmouth —
355 Crawford Parkway
3201 High Street
5700 Portsmouth Boulevard
City of Richmond —
401 North 11th Street
401 East Grace Street
3124 West Broad Street
4901 West Broad Street
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
141 East Belt Boulevard
315 Libbie Avenue
4824 Brook Road
City of Roanoke —
First Street & Church Avenue, S.W.
Valley View Mall, Valley View Boulevard, East
3615 Franklin Road, S.W.
Valley View Mall (ND)
City of Salem —
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
City of Virginia Beach —
1705 Baltic Avenue
4460 Corporation Lane, Suite 100
Cape Henry Plaza Shopping Center, Shore Drive & New Great Neck Road
5241 Providence Road
2422 Princess Anne Road
Lynnhaven Parkway & Saber Drive
Diamond Springs Road & Wesleyan Drive
996 First Colonial Road
Accomack County —
U.S. Route 13 & State Route 691, Mappsville
Arlington County —
2200 Clarendon Boulevard
1755 South Jefferson Davis Highway

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* Signet Bank/Virginia (continued)
1815 North Fort Myer Drive
4736 Lee Highway
6045 Wilson Boulevard
2011 Crystal Park Drive
901 North Stuart Street
Chesterfield County —
Old Hundred Road & State Route 10, Chester
Chesterfield Mall Shopping Center (ND)
2810 Buford Road
906 Branchway Road
4900 Milridge Parkway, East, Midlothian
7202 Midlothian Turnpike
Hull Street & Genito Road
10001 Courtview Lane
Midlothian Turnpike & Sycamore Square Drive
Dinwiddie County —
U.S. Route 1
Fairfax County —
6300 Richmond Highway
5205 Leesburg Pike
2575 John Milton Drive, Herndon
8330 Boone Boulevard, Vienna
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road
374 Maple Avenue, East, Vienna
4501 Daly Drive, Chantilly
13021 Worldgate Drive, Herndon
199 Elden Street, Herndon
750 Walker Road, Great Falls
Hanover County —
Route 360, Battlefield Green Complex, Mechanicsville
Henrico County —
81 South Airport Drive
4841 Azalea Mall (ND)
8215 West Broad Street Road
1415 East Ridge Road
6922 Lakeside Avenue
4025 Mechanicsville Pike
4840 South Laburnum Avenue
9700 Gayton Road, Gayton Crossing Shopping Center
11011 West Broad Street Road
1312 New Market Road
Dominion Boulevard & West Broad Street Road, Glen Allen
Regency Square, 1420 Parham Road (ND)
5445 Glenside Drive
2230 East Parham Road
Lancaster County —
White Stone
U.S. Route 3, The Business Center, Kilmarnock
Loudoun County —
105 Harry Flood Byrd Highway, Sterling
East Market Street & Fort Evans Road, Leesburg
Mecklenburg County —
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill
Northumberland County —
Burgess
Reedville
Prince William County —
8091 Sudley Road (D-I)
9136 Mathis Avenue
201 Graham Park Road, Dumfries
13927 Jefferson Davis Highway, Woodbridge
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway, Woodbridge (D-I)
2876 Dale Boulevard, Woodbridge
Pulaski County —
One Main Street
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski Mall Shopping Center, Pulaski
Richmond County —
U.S. Route 360
Roanoke County —
901 Hardy Road, Vinton
Cave Spring Office Park, State Route 419
Russell County —
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon
Scott County —
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City
Spotsylvania County —
2101 Plank Road
Warren County —
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal
Westmoreland County —
Kings Highway, Montross
State Route 205, Colonial Beach
Wise County —
Fourth & Broad Streets, St. Paul
York County —
Washington Square Shopping Center, U.S. Route 17, Grafton

EFTS:
City of Richmond —
1200 Marshall Street
Sixth Street Marketplace
Grove & Libbie Avenues
City of Roanoke —
1401 Hershberger Road, Crossroads Mall
City of Salem —
Stuart McGuire Company, 115 Brand Road
Chesterfield County —
Brandermill
7318 Midlothian Turnpike
Courthouse Commons, 10001 Courtview Drive
Gateway Centre, 101 Gateway Parkway
Henrico County —
5801 Bremo Road
8900 Patterson Avenue

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

* Signet Bank/Virginia (continued)
Innsbrook Office Park, 5000
Dominion Boulevard
9950 Mayland Drive
Prince William County —
4383 Dale Boulevard, Woodbridge

South Boston Bank
4013 Halifax Road
South Boston 24592 (Halifax County)
C.E.O. — W. H. Carter, Jr., President
Cashier — Lonnie Powell
Brs: Mecklenburg County —
State Route 47 & Hervey Road,
Chase City
Virginia Avenue & Russell Street,
Clarksville

Southside Bank
307 Church Lane
P.O. Box 1005
Tappahannock 22560 (Essex County)
C.E.O. — T. M. Boyd, Jr., President
Cashier — R. W. Vaughan
Brs: Essex County —
Essex Square Shopping Center,
Tappahannock
King William County —
Aylett
Middlesex County —
State Routes 3 & 33, Hartfield
Virginia & Grace Streets, Urbanna

State Bank of the Alleghenies, The
116 West Riverside Street
Covington 24426
C.E.O. — D. E. Stone, Jr., President
Cashier — H. C. Rhodes, Jr.

State Bank of Remington, Incorporated
200 John Stone Street
P.O. Box 158
Remington 22734 (Fauquier County)
C.E.O. — L. B. Olinger, President
Cashier — James E. Underhill
Brs: Fauquier County —
U.S. Route 17, Bealeton
State Route 28, Catlett

* Union Bank and Trust Company
211 North Main Street
Bowling Green 22427 (Caroline County)
C.E.O. — G. William Beale, President
Cashier — A. H. Pitts
Brs: City of Fredericksburg —
700 Kenmore Avenue
Caroline County —
U.S. Route 1 & State Route 639,
Ladysmith
U.S. Route 301, Port Royal
Hanover County —
U.S. Route 1 & State Route 657,
Ashland
700 South Leadbetter Road
Spotsylvania County —
4540 Lafayette Boulevard
Routes 3 & 639
10415 Courthouse Road
EFT: Caroline County —
Carmel Church Road & I-95,
Ruther Glen

Virginia Bankers' Bank
557-B Southlake Boulevard
P.O. Box 35274
Richmond 23235 (Chesterfield County)
C.E.O. — Raymond B. Cavedo, Jr., President
Cashier — Wendy M. Conley

* Virginia Bank and Trust Company
336 Main Street
P.O. Box 3447
Danville 24543
C.E.O. — D. C. Hastings, President
Cashier — L. F. King, Jr.
Brs: City of Danville —
2600 Riverside Drive
3300 North Main Street
Route 58 East & Airport Drive

Virginia Community Bank
State Route 22 & U.S. Route 33
P.O. Box 888
Louisa 23093 (Louisa County)
C.E.O. — A. P. Stone, President
Cashier — B. N. Hiter
Brs: Louisa County —
Mineral Avenue & Fourth Street,
Mineral
Main Street & Cutler Avenue,
Louisa
Orange County —
185 Madison Road

Virginia Heartland Bank
4700 Harrison Road
P.O. Box 7262
Fredericksburg 22404 (Spotsylvania County)
C.E.O. — William B. Young, President
Cashier — Gene F. Pauley

* Washington Bank, The
7787 Leesburg Pike
Falls Church 22043 (Fairfax County)
C.E.O. — William J. Ridenour, President
Controller — James L. Consagra, Jr.
Br: Fairfax County —
1801 Reston Avenue
EFT: City of Alexandria —
6432 General Green Way

(D-I) Drive In
(ND) Night Deposit
(EFT) Electronic Funds Transfer Facility
(F) Facility
* Trust Powers Authorized

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

CITIES

CITY OF ALEXANDRIA

Bank of Alexandria, The
1717 King Street 22314
Br: 507 King Street

Burke & Herbert Bank & Trust Company
100 South Fairfax Street 22314
Brs: 306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street

Brs: Central Fidelity Bank
1101 King Street
11 Canal Center, Suites 101 & 103
3167 Duke Street

Brs: Crestar Bank
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5701 Duke Street
1460 Beauregard Street
901 North Washington Street
1650 King Street
3600 King Street
2111 Eisenhower Avenue
3610-H King Street

Brs: First American Bank of Virginia
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
1501 Duke Street

Brs: First Virginia Bank
300 South Washington Street
233 South Van Dorn Street, Van Dorn Plaza Shopping Center
4999 Seminary Road

Brs: Signet Bank/Virginia
133 North Fairfax Street

EFT: The Washington Bank
6432 General Green Way

CITY OF BEDFORD

Br: Central Fidelity Bank
115 West Main Street

CITY OF BRISTOL

Br: First Bank and Trust Company, The
Old Abingdon Highway

Br: Highlands Union Bank
999 Old Airport Road

Brs: Signet Bank/Virginia
425 State Street
1700 Euclid Avenue
3000 Lee Highway
Bristol Shopping Mall, Gate City Highway

CITY OF BUENA VISTA

Br: Bank of Rockbridge
1002 Magnolia Avenue

Br: Central Fidelity Bank
2101 Forest Avenue

CITY OF CHARLOTTESVILLE

First Virginia Bank - Central
305 East Jefferson Street 22902
Brs: 2149 North Barracks Road
816 Cherry Avenue
120 Seminole Court

Brs: Central Fidelity Bank
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Route 29
2600 Barracks Road
EFT: Angus Road & U.S. Route 29

Brs: Crestar Bank
2117 Ivy Road
402 Park Street

CITY OF CHESAPEAKE

Bank of Hampton Roads, The
201 Volvo Parkway 23320
Brs: 838-E North George Washington Highway
1500 Mount Pleasant Road
712 Liberty Street

Br: Bank of Tidewater, The
1201 North Battlefield Boulevard

Brs: Central Fidelity Bank
1064 George Washington Highway
701-A North Battlefield Boulevard
1400 Crossways Boulevard, Suite A
309 South Battlefield Boulevard
1400 Kempsville Road
Crossways Center Drive & Greenbriar Parkway

Brs: Commerce Bank
3113 Western Branch Boulevard
1809 Greenbriar Parkway
681-A North Battlefield Boulevard
552 South Battlefield Boulevard
111 Mill Creek Parkway, Suite 100

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

CITY OF CHESAPEAKE (continued)

Brs: Crestar Bank
2421 Bainbridge Boulevard
320 South Battlefield Boulevard
1124 George Washington Highway (D-I)
1120 George Washington Highway
1321 Battlefield Boulevard, North
Campostella Corners Shopping Center, Military Highway & Campostella Road
4113 Portsmouth Boulevard

Brs: First American Bank of Virginia
677 North Battlefield Boulevard
1636 South Military Highway

Brs: First Virginia Bank of Tidewater
239 Battlefield Boulevard, Great Bridge Shopping Center
3343 Western Branch Boulevard
825 Volvo Parkway
4200 Portsmouth Boulevard, Room 480

Br: Heritage Bank & Trust
1450 South Military Highway

Brs: Signet Bank/Virginia
3216 Western Branch Boulevard
205 Battlefield Boulevard
Military Highway & Old Greenbrier Road

CITY OF CLIFTON FORGE

Brs: Crestar Bank
540 Main Street
U.S. Route 60 East

CITY OF COLONIAL HEIGHTS

Brs: Central Fidelity Bank
1603 Boulevard
3002 Boulevard

Br: Community Bank, The
2000 Snead Avenue

Brs: First Virginia Bank-Colonial
Southpark Mall, Space B-85, 230 Southpark Circle
497 Southpark Circle
EFT: Southpark Mall, Space B-85, 230 Southpark Circle

Br: Signet Bank/Virginia
46 Colonial Square

CITY OF COVINGTON

First Virginia Bank-Highlands
450 West Main Street 24426

State Bank of the Alleghenies, The
116 West Riverside Avenue 24426

CITY OF DANVILLE

First State Bank
201 North Union Street 24541

Peoples Bank of Danville
110 South Market Street 24543
Brs: 141 Westover Drive
3060 North Main Street

Virginia Bank and Trust Company
336 Main Street 24543
Brs: 2600 Riverside Drive
3300 North Main Street
Route 58 East & Airport Drive

Brs: First Virginia Bank - Piedmont
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road

Brs: Signet Bank/Virginia
530 East Main Street
3320 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road

CITY OF EMPORIA

Brs: Central Fidelity Bank
401 South Main Street
524 North Main Street

CITY OF FAIRFAX

Fairfax Bank & Trust Company
4117 Chain Bridge Road 22030

George Mason Bank, The
11185 Main Street 22030

Br: Crestar Bank
10555 Main Street

Brs: First American Bank of Virginia
4021 University Drive
9840 Main Street

Br: First Virginia Bank
10302 Willard Way

Br: Signet Bank/Virginia
4087 University Drive

CITY OF FALLS CHURCH

Br: First American Bank of Virginia
133 South Washington Street

Br: First Virginia Bank
191 West Broad Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

CITY OF FALLS CHURCH (continued)

Br: Signet Bank/Virginia
225 West Broad Street

CITY OF FRANKLIN

Bank of Franklin, The
100 East Fourth Avenue 23851
Br: 201 College Drive

Br: Crestar Bank
117 West Second Avenue

CITY OF FREDERICKSBURG

Brs: Central Fidelity Bank
614 Princess Anne Avenue
325 Jefferson Davis Highway
EFT: 11023 Leavells Road

Brs: First Virginia Bank
1001 Princess Anne Street
1016 Princess Anne Street
401 Jefferson Davis Highway

Brs: Signet Bank/Virginia
1014 Charles Street
501-1/2 Jefferson Davis Highway

Br: Union Bank and Trust Company
700 Kenmore Avenue

CITY OF GALAX

Br: Bank of Carroll
1100 East Stuart Drive

Brs: Signet Bank/Virginia
200 North Main Street
540 East Stuart Drive

CITY OF HAMPTON

Brs: Central Fidelity Bank
2409 Kecoughtan Road
2328 West Mercury Boulevard
4018 West Mercury Boulevard
608 East Mercury Boulevard
1164 Big Bethel Road

Br: Commerce Bank
2160 Coliseum Drive

Br: Consolidated Bank and Trust Company
101 North Armistead Avenue

Brs: Crestar Bank
2 East Queen Street
First Street & Cedar Avenue
2227 West Mercury Boulevard
75 Willow Oaks Boulevard
2155 Coliseum Drive

Brs: First American Bank of Virginia
1 South Armistead Avenue
2050 Coliseum Drive
30 South Mallory Street
4013 West Mercury Boulevard

Brs: First Virginia Bank of Tidewater
1033 West Mercury Boulevard
1112 Big Bethel Road

Br: Signet Bank/Virginia
4100 West Mercury Boulevard

CITY OF HARRISONBURG

F & M Bank-Massanutten
1855 East Market Street 22801
Brs: 611 Mt. Clinton Pike
3150 South Main Street
1900 South High Street

Rockingham Heritage Bank
110 University Boulevard 22801

Brs: Crestar Bank
180 East Market Street
1300 South Main Street

Brs: First American Bank of Virginia
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street
Warren Campus Center, James Madison University
EFT: Inside Gibbons Hall, James Madison University

Brs: First Virginia Bank - Planters
2360 South Main Street
Valley Mall, U.S. Route 33, East
335 East Market Street

CITY OF HOPEWELL

Br: Central Fidelity Bank
Cavalier Square Shopping Center

Br: Crestar Bank
200-204 North Main Street

CITY OF LEXINGTON

Brs: Crestar Bank
708 South Main Street
45 South Main Street

Br: First American Bank of Virginia
22 South Main Street

CITY OF LYNCHBURG

Brs: Central Fidelity Bank
828 Main Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

CITY OF LYNCHBURG (continued)

7113 Timberlake Road
4925 Boonsboro Road
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
#1605 General Electric Company, #1 Mountain View Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candlers Mountain Road
501 V.E.S. Road

EFTS: 3225 Old Forest Road
2304 Langhorne Road
7113 Timberlake Road

Brs: Crestar Bank
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center

Brs: First Community Bank
2301 Langhorne Road
2100 Wards Road
3638 Old Forest Road

Br: First Virginia Bank-Piedmont
1110 Main Street

Br: Peoples Bank of Danville
2018 Tate Spring Road

CITY OF MANASSAS

Independent Bank
8751 Sudley Road 22110
Br: 8950 Mathis Avenue, Manassas Shopping Center

Security Bank Corporation
8780 Centreville Road 22110

Brs: Central Fidelity Bank
9210 Church Street
8441 Sudley Road
Davis Ford Road & Liberia Avenue

Br: Crestar Bank
Manassas Junction Shopping Center, Centreville Road & Liberia Avenue

Brs: First Virginia Bank
9100 Center Street
8650 Centreville Road

CITY OF MARTINSVILLE

Piedmont Trust Bank
200 Church Street 24115
Brs: 14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
300 Franklin Street

Brs: Crestar Bank
134 East Church Street
1105 Spruce Street
902 Bridge Street

EFTS: 247-251 Commonwealth Boulevard
Patrick Henry Mall
K-Mart Shopping Center

CITY OF NEWPORT NEWS

Brs: Central Fidelity Bank
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
600 Thimble Shoals Boulevard
12745 Jefferson Avenue

Brs: Commerce Bank
603 Pilot House Drive
12437 Warwick Boulevard

Brs: Crestar Bank
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
10814 Warwick Boulevard
11817 Canon Boulevard
12227 Jefferson Avenue

Brs: First American Bank of Virginia
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
2015 25th Street
12274 Jefferson Avenue
12300 Jefferson Avenue, Suite 422

Brs: First Virginia Bank of Tidewater
397 Denbigh Boulevard
Jefferson Avenue & Pilot House Drive

Brs: Signet Bank/Virginia
3101 Washington Avenue
96 Main Street
11742 Jefferson Avenue
2 Hiddenwood Shopping Center
14801 Warwick Boulevard
618 Denbigh Boulevard

CITY OF NORFOLK

Bank of the Commonwealth
403 Boush Street 23510
Br: 4101 Granby Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

CITY OF NORFOLK (continued)

First Virginia Bank of Tidewater
555 Main Street 23510
Brs: 901 West Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 Princess Anne Road
225 W. Brambleton Avenue
1003 East Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
EFT: Norfolk International Airport
Old Dominion University, Webb Center

Heritage Bank & Trust
841 North Military Highway 23502
Br: 200 E. Plume Street

Brs: Central Fidelity Bank
70 Janaf Shopping Center, Virginia Beach Boulevard
World Trade Center, Waterside Drive & Main Street
201 West 21st Street
7530 Tidewater Drive
230 East Little Creek Road

Brs: Commerce Bank
150 Boush Street
245 East Little Creek Road
EFT: Sentara-Norfolk General Hospital, 600 Gresham Drive

Brs: Crestar Bank
Five Main Plaza East
Princess Anne & Ingleside Roads
1221 East Little Creek Road
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham & Brambleton Avenues
129 West Little Creek Road
5424 Robin Hood Road

Brs: First American Bank of Virginia
5832 Virginia Beach Boulevard
7912 Halprin Drive
Boush & Charlotte Streets

Brs: Signet Bank/Virginia
2014 Granby Street
870 North Military Highway
500 Plume Street
6330 Newtown Road

CITY OF NORTON

Br: Miners Exchange Bank
Route 58, Norton Square Shopping Center

CITY OF PETERSBURG

Community Bank, The
200 North Sycamore Street 23803
Brs: 9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Br: Bank of Southside Virginia, The
2703 South Crater Road

Brs: Central Fidelity Bank
144 North Sycamore Street
2128 South Crater Road

Brs: Crestar Bank
898 East Washington Street (D-I)
1340 West Washington Street
1941 South Sycamore Street

Brs: Signet Bank/Virginia
20 Franklin Street
1963 South Crater Road

CITY OF POQUOSON

Br: Central Fidelity Bank
2 Little Florida Road

Br: First Virginia Bank of Tidewater
452 Wythe Creek Road

CITY OF PORTSMOUTH

Brs: Central Fidelity Bank
High & Crawford Streets
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
2012 Victory Boulevard

Brs: Commerce Bank
3301 High Street
5515 Portsmouth Boulevard
500 Crawford Street

Brs: Crestar Bank
2860 Airline Boulevard
5800 West High Street
303 County Street

Br: First Virginia Bank of Tidewater
5100 Portsmouth Boulevard

Brs: Signet Bank/Virginia
355 Crawford Parkway
3201 High Street
5700 Portsmouth Boulevard

CITY OF RADFORD

Br: Blue Ridge Bank
1900 Norwood Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

CITY OF RADFORD (continued)

Br: Central Fidelity Bank
1020 Norwood Street

Brs: Crestar Bank
1000 Norwood Street
1st & Kent Streets
EFT: Dalton Hall Student Center, Adams & Fairfax Streets

Brs: First Virginia Bank - Southwest
520 First Street, West
Norwood Street & Third Avenue

CITY OF RICHMOND

Central Fidelity Bank
1021 East Cary Street 23219
Brs: 1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue
219 East Broad Street
8101 Brook Road
4717 Jefferson Davis Highway
EFTS: 5803 Grove Avenue
415 Belt Boulevard

Consolidated Bank and Trust Company
320 North First Street 23219
Brs: 1806 Creighton Road
3009 Hull Street Road

Crestar Bank
919 East Main Street 23219
Brs: 2500 East Broad Street
1101 Azalea Avenue
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street
3513 West Cary Street (D-I)
206 East Main Street
2108 West Laburnum Avenue
5801 Patterson Avenue
6845 Midlothian Turnpike
901 East Byrd Street

First Virginia Bank - Colonial
700 East Main Street 23219
Brs: 2604 Hull Street Road
200 East Belt Boulevard
4710 Walmsley Boulevard
9 South 12th Street
Stony Point Shopping Center, Huguenot Road & Stony Point Road

Regency Bank
207 West Franklin Street 23220

Signet Bank/Virginia
7 North Eighth Street 23219
Brs: 401 North 11th Street
401 East Grace Street
3124 West Broad Street
4901 West Broad Street
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
141 East Belt Boulevard
315 Libbie Avenue
4842 Brook Road
EFTS: Grove & Libbie Avenues
Sixth Street Marketplace
1200 East Marshall Street

Br: F & M Bank-Richmond
209 West Franklin Street

CITY OF ROANOKE

First Century Bank
5002 Williamson Road N.W. 24012

Brs: Central Fidelity Bank
111 Franklin Road
3565 Orange Avenue
1401 Hershburger Road, N.W.
Crossroads Mall, Hershburger Road (D-I)
670 Brandon Avenue, S.W.

Brs: Crestar Bank
37 West Church Avenue, S.W.
2112 Colonial Avenue, S.W.
510 South Jefferson Street
1535 Hershberger Road, N.W.
3407 Orange Avenue, N.E.
200-202 South Jefferson Street
2226 Melrose Avenue, N.W.
4203 Melrose Avenue, N.W.
112 McClanahan Street, S.W.
3403 Williamson Road, N.W.

Brs: First Virginia Bank - Southwest
601 South Jefferson Street
Market Square Drive & U.S. Route 460
Valley View Mall, 4922 Valley View Boulevard
1828 Electric Road

Brs: Signet Bank/Virginia
First Street & Church Avenue, S.W.
Valley View Mall, Valley View Boulevard, East
3615 Franklin Road, S.W.
Valley View Mall, Valley View Boulevard, East (ND)
EFT: 1401 Hershberger Road, Crossroads Mall

CITY OF SALEM

Br: Premier Bank, Inc.
West Main Street & Kessling Avenue

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

CITY OF SALEM (continued)

Br: Central Fidelity Bank
1400 Electric Road
West Main Street & Spartan Drive

Brs: Crestar Bank
1425 West Main Street
2929 Keagy Road

Brs: First Virginia Bank - Southwest
223 East Main Street
2743 West Main Street
231 College Avenue
U.S. Route 460 & Electric Road

Brs: Signet Bank/Virginia
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
EFT: Stuart McGuire Company, 115 Brand Road

CITY OF SOUTH BOSTON

Br: Crestar Bank
410 Main Street

CITY OF STAUNTON

First Virginia Bank of Augusta
125 North Central Avenue 24401

Planters Bank & Trust Company of Virginia
24 South Augusta Street 24401
Brs: 2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)

Brs: Crestar Bank
8-14 West Beverly Street
1410 Churchville Avenue
111 Greenville Avenue
638 North Coalter Street

Brs: First American Bank of Virginia
239 North Central Avenue
833 Springhill Road

CITY OF SUFFOLK

Bank of Suffolk
101 East Washington Street 23434
Brs: 1000 North Main Street
1512 Holland Road
625 East Washington Street

Brs: Central Fidelity Bank
201 North Main Street
907 West Washington Street
1401 North Main Street

Br: Commerce Bank
1008 West Washington Street

Brs: Crestar Bank
123 North Main Street
6617 Holland Road

Brs: First Virginia Bank of Tidewater
3131 Bridge Road
1463 North Main Street

CITY OF VIRGINIA BEACH

Bank of Tidewater, The
1548 Laskin Road 23451
Brs: 5225 Providence Road
713 Independence Boulevard, Giant Square Shopping Center

Coastal Virginia Bank
5472 Indian River Road 23464

Commerce Bank
3450 Pacific Avenue 23451
Brs: 930 First Colonial Road
5101 Cleveland Street, Suite 101
4592 Virginia Beach Boulevard
1433 Kempsville Road

People's Bank of Virginia Beach
621 Nevan Road 23451

Princess Anne Commercial Bank
641 Lynnhaven Parkway 23452
Brs: 4801 Columbus Street
2251 West Great Neck Road

Resource Bank
3720 Virginia Beach Boulevard 23452

Brs: Bank of the Commonwealth
1124 First Colonial Road
225 South Rosemont Road
2712 North Mall Drive

Brs: Central Fidelity Bank
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
125 Independence Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
2129 General Booth Boulevard
2110 Great Neck Road
881 Lynnhaven Parkway
4876 Princess Anne Road
1615 General Booth Boulevard
3809 Princess Anne Road
835 Chimney Hill Shopping Center
1832 Kempsville Road
2868 Virginia Beach Boulevard

Brs: Crestar Bank
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

CITY OF VIRGINIA BEACH (continued)

4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
3334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
Intersection of Lynnhaven Parkway & Frankel Lane
Dam Neck Parkway & General Booth Boulevard
750 Independence Boulevard
2260 Sunstates Court

Brs: First American Bank of Virginia
1645 Independence Boulevard
3333 Virginia Beach Boulevard
304 Kellam Road
405 South Witchduck Road
770 Lynnhaven Parkway

Brs: First Virginia Bank of Tidewater
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road
1008 Independence Boulevard
2141 General Booth Boulevard
536 Newtown Road
1924 Centreville Turnpike

Brs: Signet Bank/Virginia
1705 Baltic Avenue
4460 Corporation Lane
Cape Henry Plaza Shopping Center, Shore Drive & New Great Neck Road
5241 Providence Road
2422 Princess Anne Road
Lynnhaven Parkway & Saber Drive
Diamond Springs Road & Wesleyan Drive
996 First Colonial Road

CITY OF WAYNESBORO

Brs: Crestar Bank
1100 West Broad Street
600 Shenandoah Village Drive

Brs: First American Bank of Virginia
216 South Wayne Avenue
2701 West Main Street

Br: First Virginia Bank of Augusta
105 Hopeman Parkway

Br: Planters Bank & Trust Company of Virginia
251 North Poplar Avenue

CITY OF WILLIAMSBURG

Br: Central Fidelity Bank
1006 Richmond Road

Brs: Crestar Bank
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street

Brs: First Virginia Bank - Commonwealth
300 Second Street
171 Monticello Avenue

CITY OF WINCHESTER

F & M Bank-Winchester
115 Cameron Street 22601
Brs: 1850 Apple Blossom Mall
748 Berryville Avenue
509-A Amherst Street
100 North Loudoun Street
124 West Piccadilly Street
2082 South Pleasant Valley Road
2004 South Pleasant Valley Road
2252 Valley Avenue
829 North Loudoun Street
1900 Front Royal Road

Brs: First American Bank of Virginia
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
320 Westside Station Drive
624 Apple Blossom Drive

Br: First Virginia Bank-Shenandoah Valley
2200 Valley Avenue, Ward Plaza Shopping Center

COUNTIES

ACCOMACK COUNTY

Farmers & Merchants Bank - Eastern Shore
U.S. Route 13
Onley 23418
Brs: U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

Marine Bank, The
3695 Maddox Boulevard
Chincoteague 23336
Br: State Routes 175 & 679, Wattsville

Brs: Central Fidelity Bank
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

ACCOMACK COUNTY (continued)

Brs: Crestar Bank
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter

Brs: First Virginia Bank of Tidewater
44 Market Street, Onancock
U.S. Route 13, Onley
U.S. Route 13, New Church

Br: Signet Bank/Virginia
U.S. Route 13 & State Route 691, Mappsville

ALBEMARLE COUNTY

F&M Bank-Central Virginia
1425 Seminole Trail 22901
Brs: Valley Street, Scottsville
2208 Ivy Road
5th Street Extended & Harris Road

Brs: Central Fidelity Bank
U.S. Route 29 & State Route 649
The Gardens Shopping Center, U.S. Route 29, North

Br: Crestar Bank
U.S. Route 29, North & Rio Road

Brs: First Virginia Bank - Central
100 Riverbend Drive
State Route 240, Crozet Shopping Center
State Routes 29N & 649

ALLEGHENY COUNTY

Br: First Virginia Bank - Highlands
Mallow Mall Shopping Center

AMELIA COUNTY

Br: Central Fidelity Bank
20 Washington Avenue, Amelia

Br: Citizens Bank and Trust Company
State Route 38 & Church Street, Amelia

Br: First Virginia Bank - Southside
U.S. Route 360

AMHERST COUNTY

Brs: Central Fidelity Bank
617 Main Street, Amherst
U.S. Route 29, North, Madison Heights
EFT: U.S. Route 29 North, Madison Heights

Br: Crestar Bank
U.S. Route 29, North & Dillard Road, Madison Heights

Br: F&M Bank - Central Virginia
Ambriar Shopping Center, U.S. Route 29, Amherst

Br: First Community Bank
Seminole Shopping Center, Madison Heights

Brs: First Virginia Bank - Piedmont
Elon Road & Amherst Turnpike, Madison Heights
301 Main Street, Amherst

APPOMATTOX COUNTY

Br: Central Fidelity Bank
Corner of Moses & Court Streets, Appomattox

Br: First Virginia Bank - Southside
U.S. Route 578, Pamplin City

ARLINGTON COUNTY

Bank of Northern Virginia, The
1010 North Glebe Road 22201

Citizens Bank of Virginia
1550 Wilson Boulevard 22209
Br: 4233 Wilson Boulevard

First Commercial Bank
3801 Wilson Boulevard 22203
Br: 3801 Wilson Boulevard (D-I)

Br: Burke & Herbert Bank & Trust Company
500 South 23rd Street

Brs: Central Fidelity Bank
1901 North Moore Street
2026 Wilson Boulevard
1005 North Glebe Road, Suite 100

Brs: Crestar Bank
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road
4601 North Fairfax Drive
3141 Lee Highway

Brs: First American Bank of Virginia
Washington National Airport
5555 Columbia Pike
567 23rd Street
1701 McKinley Road
1501 Wilson Boulevard
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

ARLINGTON COUNTY (continued)

1515 North Courthouse Road
951 South George Mason Drive
3140 North Washington Boulevard
2213 North Glebe Road
1111 Army Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)

Brs: First Virginia Bank
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2200 Wilson Boulevard
2947 South Glebe Road
5515 Lee Highway
1901 Fort Myer Drive
5037 Columbia Pike
3001 North Washington Boulevard
6745 Lee Highway
1469 Jefferson Davis Highway
2700 South Quincy Street

Brs: Signet Bank/Virginia
1755 South Jefferson Davis Highway
2011 Crystal Park Drive
2200 Clarendon Boulevard
4736 Lee Highway
6045 Wilson Boulevard
1815 North Fort Myer Drive
901 North Stuart Street

AUGUSTA COUNTY

Br: Bank of Rockbridge
U.S. Route 11, Greenville

Brs: First Virginia Bank of Augusta
Routes 11 & 644
Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoore Street, Stuarts Draft

Brs: Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Richmond Road, U.S. Route 250 East
U.S. Route 340 & State Route 608, Stuarts Draft
U.S. Route 11, Verona
Greenville Avenue

BATH COUNTY

Br: First Virginia Bank - Highlands
Hot Springs

BEDFORD COUNTY

First Community Bank
U.S. Route 221 & State Route 666
Forest 24551

Brs: Central Fidelity Bank
Corner of State Routes 122 & 24
Route 221 & Graves Mill Road, Forest

BLAND COUNTY

Brs: First Virginia Bank - Southwest
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap

BOTETOURT COUNTY

Bank of Buchanan
Main Street
Buchanan 24066
Br: U.S. Route 220, Daleville

Bank of Fincastle, The
17 Roanoke Street
Fincastle 24090
Brs: U.S. Route 220 South, Daleville
U.S. Route 460
EFT: U.S. Route 11 & Interstate 81, Daleville

Brs: Central Fidelity Bank
Main & Water Streets, Buchanan
U.S. Route 11, Mountain View Shopping Plaza, Troutville

BRUNSWICK COUNTY

Pace American Bank
112 East Hicks Street
Lawrenceville 23868
Br: Brunswick Square Shopping Center, U.S. Route 58

BUCHANAN COUNTY

Miners and Merchants Bank and Trust Company
Walnut & Main Streets
Grundy 24614
Br: Anchorage Shopping Center, Vasant
U.S. Route 460 East, Grundy

Br: Dickenson-Buchanan Bank
State Routes 60 & 80, Davenport

BUCKINGHAM COUNTY

Brs: First Virginia Bank - Southside
U.S. Route 15, Arvonia
U.S. Route 15, Dillwyn

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

CAMPBELL COUNTY

First Virginia Bank - Piedmont
7901 Timberlake Road
Lynchburg 24502
Brs: U.S. Route 501 & State Route 40, Brookneal
U.S. Route 501 & State Route 24, Rustburg

Br: Bank of Charlotte County
Water Street & Lynchburg Avenue, Brookneal

Brs: Central Fidelity Bank
1037 Main Street, Altavista
U.S. Route 460, Bonsock
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road

Br: Crestar Bank
9604 Timberlak.. Road

Br: First Community Bank
9009 Timberlake Road

CAROLINE COUNTY

Union Bank and Trust Company
211 North Main Street
Bowling Green 22427
Brs: U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal
EFT: Petro Travel Plaza, Carmel Church Road & Interstate 95, Ruther Glen

CARROLL COUNTY

Bank of Carroll
145 North Main Street
Hillsville 24343
Brs: U.S. Highway 52 & State Route 927, Cana

CHARLOTTE COUNTY

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959
Brs: Main Street, Charlotte Courthouse
26 King Street, Keysville

Br: Central Fidelity Bank
Main Street, Drakes Branch

Br: Crestar Bank
24-26 King Street, Keysville

CHESTERFIELD COUNTY

CommonWealth Bank, The
9310 Midlothian Turnpike 23235

County Bank of Chesterfield
10400 Hull Street Road
Richmond 23113
Br: Ironbridge Road & Irongate Drive

Peoples Bank of Virginia
9970 Ironbridge Road 23831
Brs: 5756 Hopkins Road
11010 Hull Street Road
11450 Midlothian Turnpike

Virginia Bankers' Bank
557-B Southlake Boulevard
Richmond 23235

Brs: Central Fidelity Bank
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road
10400 Midlothian Turnpike
13323 Midlothian Turnpike
State Route 10 & Centralia Road
5903 Midlothian Turnpike
13200 Hull Street Road, Midlothian
EFT: 11124 Midlothian Turnpike

Br: Central Virginia Bank
Village Marketplace Shopping Center, Midlothian Turnpike & Old Buckingham Drive

Br: Community Bank, The
Corner of West Hundred Road & Winfree Avenue

Brs: Crestar Bank
4830 Jefferson Davis Highway
2065 Huguenot Road
Midlothian Turnpike & Crowder Drive
11551 Jefferson Davis Highway, Burmuda Square Shopping Center
10100 Hull Street Road
10300 Midlothian Turnpike
13001 Hull Street Road, Midlothian

Brs: F & M Bank - Richmond
9960 Midlothian Turnpike
4310 West Hundred Road, Chester
9440 Ironbridge Road

Brs: First Virginia Bank - Colonial
7747 Midlothian Turnpike
13322 Midlothian Turnpike
2501 West Hundred Road, Chester
11400 Midlothian Turnpike
6551 Centralia Road
U.S. Route 360 & Genito Road

Brs: Signet Bank/Virginia
Chesterfield Mall (ND)
7202 Midlothian Turnpike
2810 Buford Road
906 Branchway Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

CHESTERFIELD COUNTY (continued)

4900 Milridge Parkway East, Midlothian
Old Hundred Road & State Route 10, Chester
10001 Courtview Lane
Hull Street & Genito Roads
Midlothian Turnpike & Sycamore Square Drive
EFTS: Brandermill
7318 Midlothian Turnpike
10001 Courtview Drive
101 Gateway Parkway

CLARKE COUNTY

Bank of Clarke County
2 East Main Street
Berryville 22611
Br: Route 723, Boyce

Br: F & M Bank - Winchester
23 North Church Street, Berryville

CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127

CULPEPER COUNTY

Brs: Central Fidelity Bank
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue
EFT: 307 Southgate Shopping Center

Br: First Virginia Bank - Central
Dominion Square Shopping Center, James Madison Highway & Belle Avenue

CUMBERLAND COUNTY

Br: Central Virginia Bank
Intersection of State Routes 45 & 649, Cartersville

DICKENSON COUNTY

Dickenson-Buchanan Bank
State Route 83, East
Haysi 24256
Br: Chase Street, Clintwood

Br: First Virginia Bank - Mountain Empire
Chase Street and Alley 7, Clintwood

DINWIDDIE COUNTY

Bank of McKenney
20718 Main Street
McKenney 23872

Bank of Southside Virginia, The
State Route 618
Carson 23830
Brs: U.S. Route 1 & State Route 226, Dinwiddie
Routes 1402 & 1, Dinwiddie

Br: Signet Bank/Virginia
U.S. Route 1

ESSEX COUNTY

Bank of Essex
323 Prince Street
Tappahannock 22560
Br: U.S. Routes 17 & 360, Rappahannock Shopping Center, Tappahannock

Southside Bank
307 Church Lane
Tappahannock 22560
Br: Essex Square Shopping Center, Tappahannock

Br: Northern Neck State Bank
State Routes 17 & 1107, Tappahannock

FAIRFAX COUNTY

Bank of the Potomac, Inc.
230 Herndon Parkway 22070

Business Bank, The
8399 Leesburg Pike
Vienna 22182

First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101
Brs: 11944-L Fair Oaks Mall
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
3090 Williams Drive
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
5703 Burke Centre Parkway
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
Centex Building, 11260 Roger Bacon Drive, Reston
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.W., Vienna
440 East Maple Avenue, Vienna
10695 Braddock Road, University Mall

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

FAIRFAX COUNTY (continued)

13344-A Franklin Farm Road
13880 Braddock Road, Centreville
12735 Shops Drive, The Shops at Fair Lakes
Two Fountain Square, 11921 Freeson Drive, Suite 100, Reston
13960 Lee Jackson Memorial Highway, Chantilly

First Virginia Bank
6400 Arlington Boulevard 22046
Brs: 5836 North Kings Highway
1640 Belle View Boulevard
6118 Rose Hill Drive
6618 Richmond Highway
7960 Fort Hunt Road
8650 Richmond Highway
Braddock & Twinbrook Roads
1455 Chain Bridge Road, McLean
8416 Arlington Boulevard
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Highway, Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
6220 Old Dominion Drive, McLean
2941 Chain Bridge Road, Oakton
9915 Georgetown Pike
11100 South Lakes Drive, Reston
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
7000 Bland Street, Springfield
7393-A Lee Highway, Falls Church
14175 St. Germain Drive, Centreville
8120 Old Courthouse Road, Vienna
6045-A Burke Parkway, Burke
11230 Waples Mill Road
7025-A Manchester Boulevard
8920 Village Shopps Drive, Fairfax Station
5740 Union Mill Road, Clifton

Hallmark Bank & Trust Company
6810 Commerce Street
Springfield 22150
Brs: 4115 Annandale Road
7001-K Manchester Boulevard

Heritage Bank
1313 Dolly Madison Boulevard
McLean 22101

Horizon Bank of Virginia, The
8414 Lee Highway
Merrifield 22031

NCNB Virginia
8180 Greensboro Drive
McLean 22102

Prosperity Bank & Trust Company
5803 Rolling Road
Springfield 22152
Br: 6530 Backlick Road, Springfield

Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180
Br: 2960 Chain Bridge Road, Oakton

Washington Bank, The
7787 Leesburg Pike
Falls Church 22043
Br: 1801 Reston Avenue, Reston

Brs: Burke & Herbert Bank & Trust Company
5731 Telegraph Road
8736-38 Cooper Road
5705 Seminary Road
2604 Sherwood Hall Lane
5519 Franconia Road

Brs: Central Fidelity Bank
2903 Gallows Road
9516 Old Keene Mill Road, Burke
14000 Sulleyfield Circle, Chantilly
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
8117 Leesburg Pike, Vienna
5127-A Leesburg Pike
5802 Columbia Pike
2374 Hunters Woods Plaza, Reston
1861 Wiehle Avenue, Suite 100, Reston
6200 Backlick Road, Springfield
3050 Chain Bridge Road
6020 Richmond Highway
5708 Pickwick Road, Centreville
7857 Heritage Drive, Annandale
9140 Belvior Woods Parkway, Fort Belvior
6661 Old Dominion Drive, McLean
Centreville & Fox Mill Roads
EFTS: 2374 Hunters Wood Plaza, Reston
501 Elden Street, Herndon

Br: Citizens Bank of Virginia
8601 Westwood Center Drive, Suite F, Vienna

Brs: Crestar Bank
2000 Huntington Avenue
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

FAIRFAX COUNTY (continued)

Goethals Road, Fort Belvoir
12th & Gunston Road, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
Centennial Park & Sunrise Valley Drives, Reston
6686 Franconia Road, Springfield
7221 Commerce Street
515 Maple Avenue, East, Vienna
Tyson's Dulles Plaza, 1430 Springhill Road
14200-F Centreville Square, Centreville
9400 Richmond Highway, Lorton
2401 Centreville Road, Herndon
501 Maple Avenue West, Vienna
13900 Lee Jackson Memorial Highway, Chantilly
5616 Ox Road
8219 Leesburg Pike, Vienna

Brs: Fairfax Bank and Trust Company
14006 Lee-Jackson Highway, Chantilly
8221 Old Courthouse Road, Vienna
5105 Westfield Boulevard, Centreville
14260-J Centreville Square, Centreville

Brs: George Mason Bank, The
4400 University Drive, George Mason University
4221 Wanley Road, Chantilly
3289 Woodburn Road, Annandale
226 Maple Avenue West, Vienna

Brs: Signet Bank/Virginia
6300 Richmond Highway
5205 Leesburg Pike
2575 John Milton Drive, Herndon
8330 Boone Boulevard, Vienna
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna
4501 Daly Drive, Chantilly
13021 Worldgate Drive, Herndon
750 Walker Road, Great Falls
199 Elden Street, Herndon

FAUQUIER COUNTY

State Bank of Remington, Incorporated
200 John Stone Street
Remington 22734

Brs: U.S. Route 17, Bealeton
State Route 28, Catlett

Brs: First Virginia Bank
Vint Hill Farm Station, Warrenton (F)
530 Blackwell Road, Warrenton
11047 Marsh Road, Bealeton

FLOYD COUNTY

Bank of Floyd, The
101 Jacksonville Circle
Floyd 24091

Blue Ridge Bank
213 North Locust Street
Floyd 24091

FRANKLIN COUNTY

First Virginia Bank - Franklin County
228 Franklin Street
Rocky Mount 24151

Brs: 224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
State Routes 116 & 122
Boones Mill
Union Hall Plaza, Route 40 & State Route 946

Br: Central Fidelity Bank
Routes 122 & 616

Br: Crestar Bank
101 South Main Street, Rocky Mount

FREDERICK COUNTY

Marathon Bank, The
The Battlefield Business Park
4178 Valley Pike
Stephens City 22601

Brs: F & M Bank - Winchester
5306 Main Street, Stephens City
3451 Valley Avenue
7800 Main Street, Middletown

Brs: First American Bank of Virginia
U.S. Route 50
Routes 277 & 641, Stephens City

Brs: First Virginia Bank - Shenandoah Valley
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North & State Route 661

GILES COUNTY

Brs: First Virginia Bank - Southwest
300 Main Street, Narrows
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460, Pembroke
214 Virginia Avenue, Rich Creek

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

GLOUCESTER COUNTY

Peninsula Trust Bank, Incorporated
Route 17 South-Bypass
Gloucester 23061

Br: Central Fidelity Bank
U.S. Route 17, Hayes

Brs: Crestar Bank
Main Street, Gloucester Courthouse
Gloucester Point

Brs: First Virginia Bank - Commonwealth
Gloucester Courthouse
U.S. Route 17, Hayes

GREENSVILLE COUNTY

Br: Bank of Southside Virginia, The
U.S. Route 58 & Virginia Secondary Highway 686

HALIFAX COUNTY

South Boston Bank
4013 Halifax Road
South Boston 24592

Brs: Central Fidelity Bank
U.S. Route 501 & State Route 129, Halifax
70 South Main Street, Halifax

Brs: Crestar Bank
4027 Halifax Road, Centreville
Seventh Street, Virgilina

HANOVER COUNTY

Hanover Bank
6645-A Mechanicsville Turnpike 23111
Br: 5911 Mechanicsville Pike

Br: Central Fidelity Bank
6549 Mechanicsville Pike

Br: Commerce Bank of Virginia
State Routes 637 & 656, Ashland

Brs: Crestar Bank
U.S. Route 301 & State Route 646
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
6008 Mechanicsville Pike, Mechanicsville
101 England Street, Ashland

Brs: First Virginia Bank - Colonial
700 England Street, Ashland
Kings Charter Commercial Center, Sliding Hill Road
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville

Br: Signet Bank/Virginia
Route 360, Battlefield Green Complex, Mechanicsville

Brs: Union Bank and Trust Company
U.S. Route 1 & State Route 657, Ashland
700 South Leadbetter Road

HENRICO COUNTY

Commerce Bank of Virginia
11500 West Broad Street 23229

F & M Bank - Richmond
9401 West Broad Street Road 23294
Brs: 9012 Three Chopt Road
5001 Lakeside Avenue
1300 East Parham Road
1776 Staples Mill Road

Brs: Central Fidelity Bank
Byrd Airport Terminal Building
5001 Nine Mile Road
109 East Nine Mile Road
7101 West Broad Street Road
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road
12410 Gayton Road
9110 West Broad Street
EFTS: 5100 Meadowood Square Shopping Center
9000 Patterson Avenue
5001 Nine Mile Road

Br: Consolidated Bank and Trust Company
Chamberlayne & Azalea Avenues

Brs: Crestar Bank
1129 Gaskins Road
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
1601 Willow Lawn Drive
6501 West Broad Street Road
1500 Parham Road
U.S. Route 1 & Parham Road
2694 Williamsburg Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road
3631 Mechanicsville Turnpike
12199 Gayton Road
1206 Willow Lawn Drive
11501 West Broad Street, Glen Allen

Brs: First Virginia Bank - Colonial
2300 Hungary Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

HENRICO COUNTY (continued)

5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center
2801 Parham Road
Laburnum Avenue & Finlay Road
10000 West Broad Street
Brook Run Shopping Center, Brook Road
Brook Road & J.E.B. Stuart Parkway
EFT: Virginia Center Commons, U.S. Route 1

Brs: Signet Bank/Virginia
4841 Azalea Mall (ND)
8215 West Broad Street Road
1415 East Ridge Road
6922 Lakeside Avenue
4025 Mechanicsville Pike
4840 South Laburnum Avenue
11011 West Broad Street Road
1312 New Market Road
81 South Airport Drive
9700 Gayton Road, Gayton Crossing Shopping Center
Dominion Boulevard & West Broad Street Road, Glen Allen
Regency Square, 1420 Parham Road (ND)
5445 Glenside Drive
2330 East Parham Road
EFTS: 5801 Bremo Road
8900 Patterson Avenue
5000 Dominion Boulevard
9950 Mayland Drive

HENRY COUNTY

Brs: Crestar Bank
Marshall Way, Fieldale
State Routes 57 & 609, Fieldale
Virginia Avenue and Daniels Creek Road, Collinsville
U.S. Route 58
U.S. Route 220 & State Route 724, Ridgeway

Brs: Piedmont Trust Bank
411 Virginia Avenue, Collinsville
State Route 57, Stanleytown
U.S. Route 220

HIGHLAND COUNTY

Blue Grass Valley Bank, The
6 Main Street
Blue Grass 24413

First and Citizens Bank
Monterey 24465

ISLE OF WIGHT COUNTY

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430

Farmers Bank, Windsor, Virginia
50 East Windsor Boulevard
Windsor 23487

Br: Bank of Franklin, The
Airway Shopping Center, U.S. Highway 58 East

Br: Central Fidelity Bank
1282 Smithfield Plaza, Smithfield

JAMES CITY COUNTY

Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 607 Longhill & Olde Towne Roads

Br: Crestar Bank
U.S. Route 60 & State Route 614, Lightfoot

KING GEORGE COUNTY

King George State Bank, Inc.
State Route #3
King George 22485

Brs: First Virginia Bank
2207 West Dahlgren Road
State Routes 3 & 610, King George

KING & QUEEN COUNTY

Br: First Virginia Bank - Commonwealth
U.S. Route 33 & State Route 670, Mattaponi

KING WILLIAM COUNTY

Citizens and Farmers Bank
8th & Main Streets
West Point 23181
Br: 14th & Main Streets, West Point
EFT: 19th Street & King William Avenue, West Point

Br: Bank of Essex
U.S. Route 360, Central Garage

Br: Southside Bank
Aylett

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

LANCASTER COUNTY

Bank of Lancaster
100 South Main Street
Kilmarnock 22482
Br: State Route 3, Ice House Field Shopping Center, White Stone

Br: First Virginia Bank - Commonwealth
Lancaster Square Shopping Center, Kilmarnock

Brs: Signet Bank/Virginia
White Stone
U.S. Route 3, The Business Center, Kilmarnock

LEE COUNTY

Farmers and Miners Bank
403 West Morgan Avenue
Pennington Gap 24277
Brs: U.S. Route 58 & State Route 673, Rose Hill
U.S. Route 58 & State Route 694

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277
Brs: U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
Corner of Church & Institute Streets, Jonesville

Peoples Bank of Ewing
Highway 58
Ewing 24248
Brs: Rose Hill
U.S. Route 58, Gibson Station

LOUDOUN COUNTY

Bank of Loudoun
30-A Catoctin Circle, S.E. 22075

Community Bank & Trust Company of Virginia
107 Free Court
Sterling 22170

Br: Crestar Bank
11 Pigeon Hill Drive, Sterling

Brs: First American Bank of Virginia
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
Corner of Mulberry & Main Streets, Round Hill
431 East Main Street, Purcellville
110 Harry Flood Byrd Highway, Sterling
21036 Tripleseven Road, Sterling

Brs: First Virginia Bank
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling
212 East Market Street, Leesburg
20921 Davenport Drive, Suite 105, Sterling

Brs: Signet Bank/Virginia
105 Harry Flood Byrd Highway, Sterling
East Market Street & Fort Evans Road, Leesburg

LOUISA COUNTY

Virginia Community Bank
State Route 22 & U.S. Route 33
Louisa 23093
Brs: Mineral Avenue & Fourth Street, Mineral
Main Street & Cutler Avenue, Louisa

LUNENBURG COUNTY

Benchmark Community Bank
100-102 South Broad Street
Kenbridge 23944
Br: 1910 Main Street, Victoria

Br: Central Fidelity Bank
Sixth & Broad Streets, Kenbridge

MECKLENBURG COUNTY

First Virginia Bank - South Hill
111 East Danville Street
South Hill 23970
Br: Town Square Shopping Center, East Atlantic Street, South Hill
Routes 903 & 751, Lake Gaston

Br: Benchmark Community Bank
828 North Mecklenburg Avenue, South Hill

Brs: Central Fidelity Bank
525 North Main Street, Chase City
Virginia Avenue & Fourth Street, Clarksville

Br: Pace American Bank
622 East Atlantic Street, South Hill

Brs: Signet Bank/Virginia
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill

Br: South Boston Bank
State Route 47 & Hervey Road, Chase City
Virginia Avenue & Russell Street, Clarksville

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

MIDDLESEX COUNTY

Brs: First Virginia Bank - Commonwealth
Cross & Prince George Streets, Urbanna
Deltaville
Saluda

Br: Southside Bank
State Routes 3 & 33, Hartfield
Virginia & Grace Streets, Urbanna

MONTGOMERY COUNTY

Premier Bank, Inc.
Route 460
Shawsville 24162

Brs: Blue Ridge Bank
200 College Street, N.W., Christiansburg
105 King Street, Blacksburg

Brs: Central Fidelity Bank
4 East Main Street, Christianburg
2105 Roanoke Street, Christiansburg
920 University City Boulevard, University Mall, Blacksburg
215 North Main Street, Blacksburg
EFTS: Virginia Tech Bookstore, Blacksburg
Dietrick Dining Hall, Virginia Tech

Brs: First Virginia Bank - Southwest
985 Cambria Street, N.E.
State Route 114 & U.S. Route 460, Blacksburg
151 Country Club Drive, Blacksburg
902 Price's Fork Road, Blacksburg

NELSON COUNTY

Br: Central Fidelity Bank
Routes 151 & 634 Nellysford
EFT: Wintergreen Mountain Lodge

Brs: F & M Bank - Central Virginia
U.S. Route 29, South, Lovingston
State Route 6, Afton

NEW KENT COUNTY

Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton

NORTHAMPTON COUNTY

Eastville Bank, The
16485 Lankford Highway
Eastville 23347

Brs: Crestar Bank
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox

Br: First Virginia Bank of Tidewater
Main Street, Exmore

NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated
Heathsville 22473
Brs: U.S. Route 360, Callao
Southwest corner of U.S. Route 360 & State Route 200, Burgess

Brs: First Virginia Bank
Callao
U.S. Route 360 & State Route 634, Heathsville

Brs: Signet Bank/Virginia
Burgess
Reedville

NOTTOWAY COUNTY

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824
Brs: 101 North Main Street, Blackstone (D-I)
210 Carter Street, Crewe
Agnew Street & Namozine Avenue, Burkeville
State Routes 40 & 46, Blackstone

Br: Central Fidelity Bank
200 South Main Street, Blackstone

ORANGE COUNTY

Br: First Virginia Bank - Central
235 Madison Road, Orange

Br: Virginia Community Bank
185 Madison Road

PATRICK COUNTY

Br: Crestar Bank
West Blue Ridge Avenue, Stuart

PITTSYLVANIA COUNTY

Brs: Central Fidelity Bank
2 North Main Street, Chatham
Tightsqueeze Plaza, Routes 29 & 703, Chatham (D-I)

Br: Crestar Bank
Main Street, Gretna

Brs: First Virginia Bank - Piedmont
Staunton Plaza Shopping Center, Hurt
Westover Drive & James Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

PITTSYLVANIA COUNTY (continued)

Brs: Peoples Bank of Danville
140 South Main Street
Route 3, 1 mile north of Route 58

POWHATAN COUNTY

Central Virginia Bank
U.S. Route 60
Powhatan 23139

PRINCE EDWARD COUNTY

First Virginia Bank - Southside
200 North Main Street
Farmville 23901

Brs: U.S. Route 15-460, West, Farmville
Farmville Shopping Center, Farmville
College Plaza Shopping Center, Farmville
1508 South Main Street, Farmville

Br: Benchmark Community Bank
East Third & South Streets, Farmville

Br: Central Fidelity Bank
127 North Main Street, Farmville

PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The
6400 Courthouse Road, Prince George

Br: Crestar Bank
Fort Lee, Mahone Avenue, Building P-4307 (F)

Br: First Virginia Bank - Colonial
5320 Oaklawn Boulevard

PRINCE WILLIAM COUNTY

Brs: Central Fidelity Bank
2201 Old Bridge Road
13716 Smoketown Road, Dale City
12420 Dillingham Square, Woodbridge
5844 Mapledale Plaza, Woodbridge

EFT: 8385 Sudley Road

Brs: Crestar Bank
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge
Old Bridge Shopping Center, Old Bridge & Smoketown Roads

Br: Fairfax Bank & Trust Company
12493 Dillingham Square, Lake Ridge

Brs: First American Bank of Virginia
1476 Davis Ford Road, Woodbridge
13780 Smoketown Road, Dale City
9872 Liberia Avenue
7900 Sudley Road

Brs: First Virginia Bank
14901 Washington Street, Haymarket
14000 Jefferson Davis Highway, Woodbridge
10320 Portsmouth Road
12429 Hedges Run Drive, Lake Ridge
11670 Sudley Manor Road, Manassas
2089 Daniel Stuart Square, Woodbridge
12435 Dillingham Square, Woodbridge

Br: Hallmark Bank & Trust Company
14229 Potomac Mill Road, Woodbridge

Brs: Independent Bank
8124 Sudley Road
1708 Davis Ford Road

Br: Prosperity Bank & Trust Company
17505 Jefferson Davis Highway, Dumfries

Brs: Signet Bank/Virginia
8091 Sudley Road (D-I)
201 Graham Park Road, Dumfries
9136 Mathis Avenue
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway, Woodbridge
13927 Jefferson Davis Highway, Woodbridge (D-I)
2876 Dale Boulevard, Woodbridge

EFT: 4383 Dale Boulevard, Woodbridge

PULASKI COUNTY

Brs: Crestar Bank
New River Shopping Center
State Route 114 & 600

Br: First Virginia Bank - Southwest
Lee Highway & Trinkle Avenue, Dublin

Brs: Premier Bank, Incorporated
1105 Bob White Boulevard
Intersection of State Routes 100 & 682

Brs: Signet Bank/ Virginia
One Main Street
U.S. Route 11 & Trinkle Avenue, Dublin

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

PULASKI COUNTY (continued)

1000 East Main Street, Pulaski Mall Shopping Center

RAPPAHANNOCK COUNTY

Br: F & M Bank - Winchester
State Route 522, Flint Hill

RICHMOND COUNTY

Northern Neck State Bank
2 East Richmond Road
Warsaw 22572
Br: Time Square Shopping Center, U.S. Route 360, Warsaw

Br: Peoples Bank of Montross
U.S. Route 360, at State Route 624, Warsaw

Br: Signet Bank/Virginia
U.S. Route 360

ROANOKE COUNTY

First Virginia Bank - Southwest
6625 Williamson Road, N.W.
Roanoke 24019
Brs: 4209 Starkey Road
1942 East Washington Avenue, Vinton

Brs: Central Fidelity Bank
4110 Brambleton Avenue, S.W.
1111 Washington Avenue, Vinton
Plantation & Hollings Roads
Route 220 & Valley Avenue

Brs: Crestar Bank
4025 Brambleton Avenue
Colonial Avenue & Electric Road
2730 Ogden Road, S.W.
210 East Washington Avenue, Vinton
7227 Williamson Road

Brs: Signet Bank/Virginia
901 Hardy Road, Vinton
State Route 419, Cave Spring Office Park

ROCKBRIDGE COUNTY

Bank of Rockbridge
Raphine 24472
Brs: State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center, U.S. Route 11, North

Br: Central Fidelity Bank
U.S. Route 130 & State Route 159, Natural Bridge Station

Br: Crestar Bank
U.S. Route 11, North

Br: First American Bank of Virginia
State Route 60 East, Stonewall Square Shopping Center

ROCKINGHAM COUNTY

F & M Bank - Broadway
153 North Main Street
Broadway 22815

Farmers & Merchants Bank
205 Main Street
Timberville 22853
Brs: 127 Rockingham Street, Elkton
State Route 259, Broadway
#10 Elkton Plaza Shopping Center, Elkton

First Virginia Bank - Planters
111 North Main Street
Bridgewater 22812
Brs: 238 South Main Street, Dayton
U.S. Route 340 & Old U.S. Route 33, Elkton

Br: Crestar Bank
1905 East Market Street

Br: F & M Bank - Massanutten
200 Augusta Avenue, Grottoes

Br: First American Bank of Virginia
516 North Main Street, Bridgewater

RUSSELL COUNTY

First Bank and Trust Company, The
236 West Main Street
Lebanon 24266

Peoples Bank, Inc.
Depot Street
Honaker 24260
Brs: U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland

Brs: Signet Bank/Virginia
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon

SCOTT COUNTY

Br: Farmers and Miners Bank
U.S. Route 23 & Route 421, Weber City

Brs: Peoples Bank, Inc.
Main Street, Dungannon
Business Route 23 & U.S. Route 23, Gate City

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

SCOTT COUNTY (continued)

Brs: Signet Bank/Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City

SHENANDOAH COUNTY

First Virginia Bank - Shenandoah Valley
200 North Main Street
Woodstock 22664
Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

Brs: Crestar Bank
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg

Brs: F & M Bank - Winchester
Apple Avenue & U.S. Route 11, Mount Jackson
158 South Main Street, Woodstock
9383 Congress Street, New Market

SMYTH COUNTY

Bank of Marion, The
102 West Main Street
Marion 24354
Brs: 1600 North Main Street, Marion
South Main Street & Washington Avenue, Marion
U.S. Highway 11, Chilhowie

Br: Central Fidelity Bank
U.S. Route 11 & State Route 107, Chilhowie

SOUTHAMPTON COUNTY

Br: Bank of Franklin, The
Shands Shopping Center, Highway 58 East, Courtland

Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

Virginia Heartland Bank
4700 Harrison Road 22401

Br: Central Fidelity Bank
4230 Plank Road

Brs: Crestar Bank
8970 Courthouse Road, Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Secondary State Route 710

Brs: First Virginia Bank
2062 Plank Road, Greenbrier Shopping Center
137 Spotsvylania Mall, State Route 3
2609 Lafayette Boulevard
EFT: Spotsylvania Mall

Brs: Peoples Bank of Danville
Millgarden Drive & C. L. Walker Boulevard
Bragg Road & Lendale Lane

Br: Signet Bank/Virginia
2101 Plank Road

Brs: Union Bank and Trust Company
4540 Lafayette Boulevard
Route 3 & 639
10415 Courthouse Road

STAFFORD COUNTY

Br: Central Fidelity Bank
U.S. Route 1, Garrisonville

Brs: First Virginia Bank
289 Garrisonville Road
Chatham Square Shopping Center, Butler Road & Rodney Lane

Brs: Peoples Bank of Danville
Stafford Courthouse
U.S. Route 17

SURRY COUNTY

Br: First Virginia Bank - Commonwealth
200 East Main Street, Surry

SUSSEX COUNTY

Bank of Sussex and Surry, The
205 Railroad Avenue
Wakefield 23888

Bank of Waverly, The
209 West Main Street
Waverly 23890
Brs: State Routes 735 & 634, Sussex
Bank Street, Waverly (D-I)
U.S. Route 460, Waverly

Brs: Bank of Southside Virginia, The
Jarratt Avenue
Main Street, Stony Creek
U.S. Route 460, Wakefield

Br: Central Fidelity Bank
U.S. Route 301 & State Road 139

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

TAZEWELL COUNTY

Bank of Tazewell County
309 East Main Street
Tazewell 24651
Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651
Br: Railroad Avenue & Third Street, Richlands

First Sentinel Bank
315 Railroad Avenue
Richlands 24641
Br: 710 East Riverside Drive

Br: Miners and Merchants Bank and Trust Company
1905 Front Street, Richlands

First Virginia Bank-Clinch Valley
501 Railroad Avenue
Richlands 24641
Brs: U.S. Route 460 & State Route 719, Claypool Hill
U.S. Highway 19/460 & State Route 16, Tazewell

WARREN COUNTY

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630
Br: 432 South Street, Front Royal

Br: First American Bank of Virginia
200 Remount Road, Front Royal

Brs: F & M Bank - Winchester
102 East Main Street, Front Royal
215 North Royal Avenue, Front Royal
433 South Street, Front Royal
123 East Sixth Street, Front Royal

Br: First Virginia Bank - Shenandoah Valley
Royal Plaza Shopping Center, Front Royal

Brs: Signet Bank/Virginia
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal

WASHINGTON COUNTY

First Virginia Bank - Mountain Empire
Laurel Avenue
Damascus 24236
Brs: U.S. Route 58, south of State Route 716, Damascus
State Route 80, Meadowview
U.S. Route 11 & State Route 704
State Route 75, Abingdon

Highlands Union Bank
340 West Main Street
Abingdon 24210

Br: Bank of Marion, The
Highway 91 North, Glade Spring

Br: First Bank and Trust Company, The
Intersection of U.S. Highway 19 & Highway 11

Brs: Central Fidelity Bank
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon-Bristol Highway, Abingdon

WESTMORELAND COUNTY

Peoples Bank of Montross
Kings Highway
Montross 22520

Brs: First Virginia Bank
Hague
416 Colonial Avenue, Colonial Beach

Br: Northern Neck State Bank
State Route 3, Montross

Brs: Signet Bank/Virginia
State Route 205, Colonial Beach
Kings Highway, Montross

WISE COUNTY

Big Stone Gap Bank and Trust Company
621 Wood Avenue East
Big Stone Gap 24219

First Commonwealth Bank
204 West Main Street
Wise 24293

Miners Exchange Bank
Alternate Route 58
Coeburn 24230

Brs: First Virginia Bank - Mountain Empire
Pound
Main Street, Pound
Intersection of U.S. Route 23, Bypass & U.S. Route 23, Business

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND BRANCHES PER CITY AND COUNTY AS OF DECEMBER 31, 1991

WISE COUNTY (continued)

Br: Signet Bank/Virginia
Fourth & Broad Streets, St. Paul

WYTHE COUNTY

Br: First Century Bank
Wythe Shopping Plaza, East Main Street, Wytheville

Br: First Virginia Bank - Southwest
Evanham Square Shopping Center, North 4th Street, Wytheville

Brs: Premier Bank, Inc.
Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville
U. S. Route 21 South, Speedwell

YORK COUNTY

First Virginia Bank - Commonwealth
4360 George Washington Memorial Highway
Grafton 23692

Brs: Central Fidelity Bank
U.S. Route 17, York Square Shopping Center, Grafton
455 Merrimac Trail

Brs: Crestar Bank
U.S. Route 17, Grafton
707 Merrimac Trail
U.S. Route 60 (Pocahontas Trail) & McLaws Circle

Br: First American Bank of Virginia
Washington Square Shopping Center, State Route 17 & Dare Road, Grafton

Br: Signet Bank/Virginia
Washington Square Shopping Center, U.S. Route 17, Grafton

(D-I) Drive-In
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

American National Bankshares, Inc., 628 Main Street, P.O. Box 191, Danville, Virginia 24543
C.E.O. — James A Motley, President
American National Bank and Trust Company, Danville, VA

Ballston Bancorp, Inc., 1275 K Street, N.W., Suite 1000, Washington, D.C. 22001
C.E.O. — Eugene J. Metzgter, Chairman of the Board
Bank of Northern Virginia, Arlington, VA

Bank of Southside Virginia Corporation, The, P. O. Box 40, Carson, Virginia 23830
C.E.O. — John H. Clements, President
The Bank of Southside Virginia, Carson, VA

Benchmark Community Bankshares, Inc., P.O. Box 569, Kenbridge, Virginia 23944
C.E.O. — Ben L. Watson, III, President
Benchmark Community Bank, Kenbridge, VA

Blue Ridge Bankshares, Inc., P.O. Box 609, Luray, Virginia 22835
C.E.O. — Leland F. Pittman, President
The Page Valley National Bank of Luray, Luray, VA

Central Fidelity Banks, Inc., P. O. Box 27602, Richmond, Virginia 23261
C.E.O. — Carroll L. Saine, Chairman of the Board
Central Fidelity Bank, Richmond, VA
Central Fidelity Bank, National Association, Richmond, VA

Central Virginia Bankshares, Inc., P. O. Box 39, Powhatan, Virginia 23139
C.E.O. — Ralph L. Lyons, President
Central Virginia Bank, Powhatan, VA

Chesapeake Financial Shares, Inc., 97 North Main Street, P. O. Box 1419, Kilmarnock, Virginia 22482
C.E.O. — Douglas D. Monroe, Jr., President
Chesapeake National Bank, Kilmarnock, VA

Citizens Bancorp, 14401 Sweitzer Lane, Laurel, Maryland 20707
C.E.O. — Alfred H. Smith, Jr., Chairman of the Board
Citizens Bank of Maryland, Laurel, MD
Citizens Bank of Virginia, Arlington, VA
Citizens Bank of Washington, N.A., Washington, DC

Commonwealth Bankshares, Inc., P.O. Box 1177, Norfolk, Virginia 23501
C.E.O. — E. J. Woodard, Jr.
Bank of the Commonwealth, Norfolk, VA

Community Bankshares Incorporated, P. O. Box 2166, Petersburg, Virginia 23804
C.E.O. — Nathan S. Jones, III, President
The Community Bank, Petersburg, VA

Crestar Financial Corporation, 919 East Main Street, P. O. Box 26665, Richmond, Virginia 23261
C.E.O. — Richard G. Tilghman, Chairman of the Board
Crestar Bank, Richmond, VA
Crestar Bank, N.A., Washington, DC
Crestar Bank Maryland, Bethesda, MD

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

Dominion Bankshares Corporation, P. O. Box 13327, Roanoke, Virginia 24040
C.E.O. — Warner N. Dalhouse, President
Dominion Bank N.A., Roanoke, VA
Dominion Bank of Maryland, N.A., Bethesda, MD
Dominion Bank of Washington, N.A., Washington, DC
Dominion Bank of Middle Tennessee, Nashville, TN
Citizens Union Bank, Rogersville, TN
Merchants & Planters Bank, Newport, TN

Eagle Financial Services, Inc., Main Street, P.O. Box 391, Berryville, Virginia 22611
C.E.O. — Lewis M. Ewing, President
Bank of Clarke County, Berryville, VA

F & M Bank Corp., P.O. Box F, Timberville, Virginia 22853
C.E.O. — Dan B. Todd, President
Farmers & Merchants Bank, Timberville, VA

F & M National Corporation, P.O. Box 2800, Winchester, Virginia 22601
C.E.O. — Wilbur M. Feltner, President
F & M Bank - Central Virginia, Charlottesville, VA
F & M Bank - Massanutten, Harrisonburg, VA
F & M Bank - Richmond, Richmond, VA
F & M Bank - Winchester, Winchester, VA
F & M Bank - Martinsburg, Martinsburg, WV
F & M Bank - Blakeley, Ranson, WV
F & M Bank - Broadway, Broadway, VA

Fauquier National BankShares Inc., 10 Courthouse Square, P.O. Box 561, Warrenton, Virginia 22186
C.E.O. — C. Hunton Tiffany, President
The Fauquier National Bank, Warrenton, VA

First American Bankshares, Inc., 15th & H Streets, N.W., Washington, DC 20005
C.E.O. — Jack W. Beddow, President
First American Bank, N.A., Washington, DC
First American Bank of Maryland, Silver Spring, MD
First American Bank of Virginia, McLean, VA
First American Bank of New York, Albany, NY
Valley Fidelity Bank and Trust Company, Knoxville, TN
First American Bank of Georgia, N.A., Atlanta, GA
First American International Bank, Miami, FL
First American Bank of Pensacola, Pensacola, FL

First National Bankshares, Inc., 401 Halifax Street, P.O. Box 955, Emporia, Virginia 23847
C.E.O. — O. Wayne Hanks, President
The First National Bank of Emporia, Emporia, VA

First National Corporation, 100 West King Street, Strasburg, Virginia 22657
C.E.O. — Ronald F. Miller, President
The First National Bank of Strasburg, Strasburg, VA

First Patriot Bankshares Corporation, 12120 Sunset Hills Road, Reston, Virginia 22090
C.E.O. — Carroll C. Markley
Patriot National Bank of Reston, Reston, VA

First Potomac BanCorp, Inc., 133 Maple Avenue East, P.O. Box 3000, Vienna, Virginia 22180
C.E.O. — Michael L. Thompson, President
Sailors and Merchants Bank and Trust, Vienna, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, Virginia 22042
C.E.O. — Robert H. Zalokar, Chairman of the Board
- First Virginia Bank - Piedmont, Lynchburg, VA
- First Virginia Bank-Planters, Bridgewater, VA
- First Virginia Bank-Central, Charlottesville, VA
- First Virginia Bank-Highlands, Covington, VA
- First Virginia Bank-Mountain Empire, Damascus, VA
- First Virginia Bank, Falls Church, VA
- First Virginia Bank-Southside, Farmville, VA
- First Virginia Bank-Commonwealth, Grafton, VA
- First Virginia Bank of Tidewater, Norfolk, VA
- First Virginia Bank-Clinch Valley, Richlands, VA
- First Virginia Bank-Colonial, Richmond, VA
- First Virginia Bank-Southwest, Roanoke, VA
- First Virginia Bank-Franklin County, Rocky Mount, VA
- First Virginia Bank-South Hill, South Hill, VA
- First Virginia Bank of Augusta, Staunton, VA
- First Virginia Bank-Shenandoah Valley, Woodstock, VA
- First Virginia Bank-Central Maryland, Bel Air, MD
- Tri-City Bank and Trust Company, Blountsville, TN
- First Virginia Bank-Maryland, Upper Marlboro, MD
- Bank of Madisonville, Madisonville, TN
- Clifton Trust Bank, Cockeysville, MD

Fredericksburg National Bancorp, Inc., 2403 Fall Hill Avenue, P.O. Box 7207, Fredericksburg, Virginia 22404
C.E.O. — Charles T. Lewis, President
- The National Bank of Fredericksburg, Fredericksburg, VA

George Mason Bankshares, Inc., P.O. Box 600, Fairfax, Virginia 22030
C.E.O. — Marshall H. Groom, President
- The George Mason Bank, Fairfax, VA

George Washington Banking Corporation, The, 1421 Prince Street, Alexandria, Virginia 22314
C.E.O. — J. William Kilpatrick, Chairman of the Board
- The George Washington National Bank, Alexandria, VA

Harvest Bancorp, Inc., P.O. Box 9, Hamilton, Virginia 22068
C.E.O. — Clyde C. Lamond, III, Chairman of the Board
- The Farmers & Merchants National Bank, Hamilton, VA

Independent Banks of Virginia, Inc., 1450 South Military Highway, Suite 1, Chesapeake, Virginia 23320
C.E.O. — J. Morgan Davis, President
- Heritage Bank & Trust, Norfolk, VA
- Princess Anne Commercial Bank, Virginia Beach, VA
- The Heritage Bank, McLean, VA

James Madison Limited, 1730 M Street, N.W., Washington, DC 20036
C.E.O. — K. Donald Menefee, Chairman of the Board
- Madison National Bank, Washington, DC
- United National Bank, Washington, DC
- Madison Bank of Maryland, Silver Spring, MD
- Madison National Bank of Virginia, McLean, VA

Jefferson Bankshares, Inc., P.O. Box 711, Charlottesville, Virginia 22902
C.E.O. — Hovey S. Dabney, Chairman of the Board & President
- Jefferson National Bank, Charlottesville, VA

Marathon Financial Corporation, 4178 Valley Pike, Winchester, Virginia 22601
C.E.O. — Thomas A. Nida, President
- The Marathon Bank, Winchester, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

Mercantile Bankshares Corporation, Two Hopkins Plaza, P.O. Box 1477, Baltimore, Maryland 21201
C.E.O. — H. Furlong Baldwin, Chairman of the Board
The Annapolis Banking and Trust Company, Annapolis, MD
Bank of Southern Maryland, La Plata, MD
Calvert Bank and Trust Company, Prince Frederick, MD
The Chestertown Bank of Maryland, Chestertown, MD
The Citizens National Bank, Laurel, MD
County Banking & Trust Company, Elkton, MD
The Fidelity Bank, Frostburg, MD
The First National Bank of St. Mary's, Leonardtown, MD
The Forest Hill State Bank, Forest Hill, MD
Fredericktown Bank and Trust Company, Frederick, MD
Mercantile-Safe Deposit & Trust Company, Baltimore, MD
Peninsula Bank, Princess Anne, MD
The Peoples Bank of Maryland, Denton, MD
Potomac Valley Bank, Gaithersburg, MD
St. Michaels Bank, St. Michaels, MD
Westminster Bank and Trust Company of Carroll County, Westminster, MD
The Eastville Bank, Eastville, VA
Baltimore Trust Company, Shelbyville, DE
Farmers & Merchants Bank-Eastern Shore, Onley, VA

National Bankshares, Inc., 100 South Main Street, Blacksburg, Virginia 24060
C.E.O. — James G. Rakes, President
The National Bank of Blacksburg, Blacksburg, VA

NationsBank Corporation, 1 NCNB Plaza, Charlotte, North Carolina 28255
C.E.O. — Hugh L. McColl, Jr., Chairman of the Board
NationsBank of North Carolina, N.A., Charlotte, NC
NCNB Virginia, McLean, VA
NCNB National Bank, Atlanta, GA
NCNB National Bank of Florida, Tampa, FL
NCNB National Bank of South Carolina, Columbia, SC
NCNB National Bank of Maryland, Baltimore, MD
NationsBank of Texas, N.A., Dallas, TX
NationsBank of Virginia, N.A., Norfolk, VA
NationsBank of Maryland, Baltimore, MD
NationsBank of D.C., N.A., Washington, DC
NationsBank of Tennessee, Nashville, TN
NationsBank of Delaware, N.A., Dover, DE
Kilgore First National Bank, Dallas, TX
NationsBank of Kentucky, Louisville, KY
NationsBank of Georgia, N.A., Atlanta, GA
The Citizens and Southern National Bank of South Carolina, Columbia, SC
The Citizens and Southern National Bank of Florida, Fort Lauderdale, FL
NationsBank Trust Company (Georgia), N.A., Atlanta, GA
C&S/Sovran Trust Company (Florida), N.A., Fort Lauderdale, FL
C&S/Sovran Trust Company (South Carolina), N.A., Columbia, SC
NationsBank Trust Company, Inc., Atlanta, GA
Citizens and Southern International Bank, Miami, FL
Pan American Bank International, Miami, FL
NationsBank International, New York, NY

Northern Neck Bankshares Corporation, 2 East Richmond Road, P.O. Box 68, Warsaw, Virginia 22572
C.E.O. — E. Peyton Motley, President
Northern Neck State Bank, Warsaw, VA

Old Point Financial Corporation, 1 West Mellen Street, P.O. Box 3392, Hampton, Virginia 23663
C.E.O. — Robert F. Shuford, President
Old Point National Bank of Phoebus, Hampton, VA

Page Bankshares, Inc., P.O. Box 10, Stanley, Virginia 22851
C.E.O. — Douglas C. Will, President
The Farmers and Merchants National Bank of Stanley, Stanley, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

Piedmont BankGroup, Incorporated, P.O. Box 4751, Martinsville, Virginia 24115
C.E.O. — Irving M. Groves, Jr., President
Piedmont Trust Bank, Martinsville, VA
The First National Bank of Ferrum, Ferrum, VA
First Community Bank, Forest, VA
Bank of Carroll, Hillsville, VA
The First National Bank of Saltville, Saltville, VA
The First National Bank of Stuart, Stuart, VA

PNB Financial Corporation, P.O. Box 93, Warrenton, Virginia 22186
C.E.O. — Fred G. Wayland, Jr., President
The Peoples National Bank of Warrenton, Warrenton, VA

Pocahontas Bankshares Corporation, 500 Federal Street, P.O. Box 1559, Bluefield, West Virginia 24701
C.E.O. — William E. Albert
First Century Bank, Roanoke, VA
Bank of Oceana, Oceana, WV
First National Bank, Bluefield, WV

Powell Valley Bankshares, Inc., P.O. Box 100, Jonesville, Virginia 24263
C.E.O. — Lloyd C. Martin, Senior Vice President
Powell Valley National Bank, Jonesville, VA

Premier Bankshares Corporation, P.O. Box 928, Tazewell, Virginia 24651
C.E.O. — Jack P. Chambers, President
Premier Bank, Inc., Shawsville, VA
Tazewell National Bank, Tazewell, VA
Peoples Bank, Inc., Honaker, VA
The Richlands National Bank, Richlands, VA

Rappahannock Bankshares, Inc., P.O. Box 179, Washington, Virginia 22747
C.E.O. — John R. Conry, Jr., Executive Vice President
The Rappahannock National Bank, Washington, VA

Regency Financial Shares, Inc., 207 West Franklin Street, Richmond, Virginia 23220
C.E.O. — Herbert E. Marth, Jr., President
Regency Bank, Richmond, VA

Riggs National Corporation, 800 17th Street, N.W., Washington, DC 20006
C.E.O. — J. L. Allbritton, Chairman of the Board
The Riggs National Bank of Washington, D.C., Washington, DC
The Riggs National Bank of Virginia, Merrifield, VA
The Riggs National Bank of Maryland, Rockville, MD

Second National Financial Corporation, 102 South Main Street, P.O. Box 71, Culpeper, Virginia 22701
C.E.O. — W. Douglas Kyle, Jr., President
Second National Bank, Culpeper, VA

Signet Banking Corporation, 7 North Eighth Street, P.O. Box 25970, Richmond, Virginia 23260
C.E.O. — Robert M. Freeman, President
Signet Bank/Virginia, Richmond, VA
Signet Bank/Maryland, Baltimore, MD
Signet Bank, N.A., Washington, DC

Southwest Virginia Bankshares, Inc., P.O. Box 1067, Marion, Virginia 24354
C.E.O. — William D. Smith, President
The Bank of Marion, Marion, VA

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

Suburban Bancshares, Inc., 12355 Sunrise Valley Drive, Reston, Virginia 22091
C.E.O. — Dennis J. Roberts, Chairman of the Board
Suburban Bank of Maryland, Greenbelt, MD
Suburban Bank of Virginia, N.A., McLean, VA

United Bankshares, Inc., 500 Virginia Street East, P.O. Box 1508, Parkersburg, West Virginia 26102
C.E.O. — Richard M. Adams, Chairman of the Board
Bank First, National Association, McLean, VA
United National Bank, Parkersburg, WV
United National Bank-North, Wheeling, WV
United National Bank-Central, Glenville, WV

United Financial Banking Companies Inc., 8399 Leesburg Pike, P.O. Box 2459, Vienna, Virginia 22180
C.E.O. — Ralph E. Jewell, Chairman of the Board
The Business Bank, Vienna, VA

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, Virginia 23093
C.E.O. — A. Pierce Stone, President
Virginia Community Bank, Louisa, VA

TRUST SUBSIDIARIES

Signet Trust Company
7 North Eighth Street
Richmond, Virginia 23219

Dominion Trust Company
213 South Jefferson Street
Roanoke, Virginia 24040

FOREIGN BRANCHES AND EDGE ACT BANKS

Signet Banking Corporation, Richmond, Virginia
Signet Bank/Virginia, Richmond
Branch: Nassau, Bahamas
Signet Bank International, Richmond, Virginia (Edge Act)
Signet Bank/Virginia (Grand Cayman) Limited, Georgetown, Cayman Islands

Crestar Financial Corporation, Richmond, Virginia
Crestar Bank, Richmond, Virginia
Branch: Georgetown, Cayman Islands

CONSOLIDATED REPORT OF CONDITION VIRGINIA SAVINGS INSTITUTIONS DECEMBER 31, 1990 AND DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

	11 SAVINGS INSTITUTIONS DECEMBER 31, 1990 21 BRANCHES	9 SAVINGS INSTITUTIONS DECEMBER 31, 1991 16 BRANCHES
ASSETS		
1. Cash deposits and investment securities	$ 165,588	$ 88,442
2. Mortgage pool securities	198,316	147,880
3. Mortgage loans	649,929	581,384
4. Nonmortgage loans	65,551	37,646
5. Repossessed assets	17,450	16,830
6. Real estate held for investment	98	97
7. Investment in service corporations and subsidiaries	6,995	7,106
8. Office premises and equipment	14,938	12,046
9. Other Assets	18,782	23,371
10. TOTAL ASSETS	$1,137,647	$914,802
LIABILITIES		
11. Deposits	$ 810,019	$667,434
12. Unamortized yield adjustments on deposits	(397)	(313)
13. Advances from FHLBank	114,910	115,660
14. Other borrowings	154,962	81,520
15. Other liabilities	12,899	12,944
16. TOTAL LIABILITIES	$1,092,393	$877,245
17. Redeemable preferred stock and minority interest	0	0
EQUITY CAPITAL		
18. Perpetual preferred stock	$ 0	$ 0
19. Common stock	5,820	4,444
20. Paid in excess of par	25,619	24,937
21. Unrealized losses on marketable equity securities	(87)	0
22. Retained earnings	13,902	8,176
23. TOTAL EQUITY CAPITAL	$ 45,254	$ 37,557
24. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL	$1,137,647	$914,802

SAVINGS INSTITUTIONS APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

INTERIM SAVINGS INSTITUTIONS

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
6/12/91	CRFC Interim Savings Bank	500 Forest Avenue Henrico County, VA	Approved 7/5/91
8/27/91	Interim Savings and Loan Association	13900 Lee Jackson Memorial Highway Fairfax County, VA	Withdrawn 11/22/91
9/3/91	Fair Oaks Savings Bank	13900 Lee Jackson Memorial Highway Fairfax County, VA	Withdrawn 10/2/91

SAVINGS INSTITUTIONS CONVERSIONS

DATE RECEIVED	DESCRIPTION	ACTIVITY
3/1/91	Sentinel Savings Bank, Richlands, VA to convert to a state chartered bank under the title of "First Sentinel Bank"	Approved 5/14/91

ACQUISITIONS PURSUANT TO SECTION 6.1-194.87 OF THE VIRGINIA CODE

DATE RECEIVED	DESCRIPTION	ACTIVITY
6/12/91	Crestar Financial Corporation, Richmond, VA to acquire CRFC Interim Savings Bank, Richmond, VA	Approved 7/5/91
8/27/91	First Virginia Banks, Inc., Falls Church, VA to acquire Interim Savings and Loan Association, Farifax County, VA	Withdrawn 11/22/91
9/3/91	George Mason Bankshares, Inc., Farifax, VA to acquire Fair Oaks Savings Bank (interim), Chantilly, VA	Withdrawn 10/2/91

ACQUISITIONS PURSUANT TO SECTION 6.1-194.40 OF THE VIRGINIA CODE

DATE RECEIVED	DESCRIPTION	ACTIVITY
9/3/91	Crestar Financial Corporation, Richmond, VA to acquire CRFC Interim Federal Savings Bank, Fairfax County, VA	Approved 9/19/91
12/13/91	Crestar Financial Corporation, Richmond, VA to acquire CRFC VA Interim Federal Savings Bank, Vienna, VA	Pending

SAVINGS INSTITUTIONS APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

BRANCHES

DATE RECEIVED	INSTITUTION	LOCATION	ACTIVITY
6/12/91	CRFC Interim Savings Bank	10201 Ironbridge Road Chesterfield County, VA	Approved 7/5/91
6/12/91	CRFC Interim Savings Bank	7601 Midlothian Turnpike Chesterfield County, VA	Approved 7/5/91
6/12/91	CRFC Interim Savings Bank	11440 Midlothian Turnpike Chesterfield County, VA	Approved 7/5/91
6/12/91	CRFC Interim Savings Bank	2373 Atlee Road Hanover County, VA	Approved 7/5/91
6/12/91	CRFC Interim Savings Bank	6200 Lakeside Avenue Henrico County, VA	Approved 7/5/91
6/12/91	CRFC Interim Savings Bank	1650 Parham Road Henrico County, VA	Approved 7/5/91
6/12/91	CRFC Interim Savings Bank	8721 Staples Mill Road Henrico County, VA	Approved 7/5/91
6/12/91	CRFC Interim Savings Bank	4926 West Broad Street Henrico County, VA	Approved 7/5/91
6/12/91	CRFC Interim Savings Bank	1001 East Main Street City of Richmond, VA	Approved 7/5/91
6/12/91	CRFC Interim Savings Bank	4543 West Cary Street City of Richmond, VA	Approved 7/5/91
6/12/91	CRFC Interim Savings Bank	6980 Forest Hill Avenue City of Richmond, VA	Approved 7/5/91

SAVINGS INSTITUTION STATUS CHANGES — 1991

SAVINGS INSTITUTION CONVERSIONS

July	1	Sentinel Savings Bank, Richlands, VA converted from a state chartered savings institution to a state chartered bank under the title of "First Sentinel Bank".
September	23	Commonwealth Savings Bank of Virginia, Manassas, VA converted to a federal savings bank under the title of "Commonwealth Savings Bank of Virginia, FSB".

BRANCH OFFICE CLOSINGS

May	31	Newport News Savings Bank, Norfolk, VA closed a branch office at Route 17, Gloucester Point, Gloucester County, VA

STATEMENT OF CONDITION

	SL-217 FIRST COMMON-WEALTH SAVINGS BANK ALEXANDRIA 1 OFFICE	SL-129 CAROLINE SAVINGS BANK BOWLING GREEN 2 OFFICES
ASSETS		
1. Cash, Deposits and Investment Securities	$ 25,683	$ 4,066
2. Mortgage Pool Securities	34,823	70
3. Mortgage Loans	149,399	23,873
4. Nonmortgage Loans	1,206	4,043
5. Repossessed Assets	1,176	0
6. Real Estate Held for Investment	0	0
7. Investment in Service Corps and Subsidiaries	3,306	63
8. Office Premise and Equipment	3,061	559
9. Other Assets	11,022	491
10. TOTAL ASSETS	$229,676	$33,165
LIABILITIES		
11. Deposits	$161,368	$28,562
12. Unamortized Yield Adjustments on Deposits	0	0
13. Advances from FHLBank	52,500	2,000
14. Other Borrowings	0	0
15. Other Liabilities	1,881	295
16. TOTAL LIABILITIES	$215,749	$30,857
17. Redeemable Preferred Stock and Minority Interest	0	0
EQUITY CAPITAL		
18. Perpetual Preferred Stock	$ 0	$ 0
19. Common Stock	100	439
20. Paid in Excess of Par	6,621	993
21. Unrealized Losses on Marketable Equity Securities	0	0
22. Retained Earnings	7,206	876
23. TOTAL EQUITY CAPITAL	$ 13,927	$ 2,308
24. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL	$229,676	$33,165

DECEMBER 31, 1991 (IN THOUSANDS OF DOLLARS)

SL-216	SL-142	SL-84	SL-191	SL-112
VIRGINIA SAVINGS BANK	* IMPERIAL SAVINGS AND LOAN ASSOCIATION	NEWPORT NEWS SAVINGS BANK	SHORE SAVINGS BANK	* ELIZABETH BUILDING AND LOAN ASSOCIATION INCORPORATED
FRONT ROYAL	MARTINSVILLE	NEWPORT NEWS	ONLEY	PORTSMOUTH
3 OFFICES	1 OFFICE	10 OFFICES	4 OFFICES	1 OFFICE
$ 4,810	$2,479	$ 19,728	$ 6,691	$ 352
375	717	106,114	0	
40,638	3,589	199,933	52,333	4,234
4,145	1,134	12,006	1,321	
53	50	6,559	232	108
0	0	3	94	
304	0	3,371	0	
1,038	50	3,433	1,144	0
735	89	7,320	556	25
$52,098	$8,108	$358,467	$62,371	$4,719
$48,055	$7,459	$210,839	$55,595	$1,006
0	0	(309)	0	
100	0	52,800	1,900	
0	0	77,612	275	3,232
961	45	7,905	310	138
$49,116	$7,504	$348,847	$58,080	$4,376
0	0	0	0	0
$ 0	$ 0	$ 0	$ 0	$ 0
1,187	0	1,380	226	
554	0	11,620	766	
0	0	0	0	
1,241	604	(3,380)	3,299	343
$ 2,982	$ 604	$ 9,620	$ 4,291	$ 343
$52,098	$8,108	$358,467	$62,371	$4,719

STATEMENT OF CONDITION

	SL-286 FIRST SAVINGS BANK OF VIRGINIA SPRINGFIELD 2 OFFICES	SL-252 LIBERTY SAVINGS BANK WARRENTON 2 OFFICES
ASSETS		
1. Cash, Deposits and Investment Securities	$19,706	$ 4,927
2. Mortgage Pool Securities	0	5,781
3. Mortgage Loans	36,658	70,727
4. Nonmortgage Loans	2,863	10,928
5. Repossessed Assets	1,789	6,863
6. Real Estate Held for Investment	0	0
7. Investment in Service Corps and Subsidiaries	0	62
8. Office Premise and Equipment	248	2,513
9. Other Assets	683	2,450
10. TOTAL ASSETS	$61,947	$104,251
LIABILITIES		
11. Deposits	$56,779	$ 97,771
12. Unamortized Yield Adjustments on Deposits	(4)	0
13. Advances from FHLBank	2,360	4,000
14. Other Borrowings	0	401
15. Other Liabilities	309	1,100
16. TOTAL LIABILITIES	$59,444	$103,272
17. Redeemable Preferred Stock and Minority Interest	0	0
EQUITY CAPITAL		
18. Perpetual Preferred Stock	$ 0	$ 0
19. Common Stock	645	467
20. Paid in Excess of Par	2,580	1,803
21. Unrealized Losses on Marketable Equity Securities	0	0
22. Retained Earnings	(722)	(1,291)
23. TOTAL EQUITY CAPITAL	$ 2,503	$ 979
24. TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK AND EQUITY CAPITAL	$61,947	$104,251

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1991

(S) Caroline Savings Bank
268 North Main Street
Bowling Green 22427 (Caroline County)
Date Opened — 1974
C.E.O. — W. R. Southworth
Br: Spotsylvania County —
Salem Station Boulevard & Leavells Road

(M) Elizabeth Building and Loan Association, Incorporated
519 Washington Street
Portsmouth 23704
Year Opened — 1912
C.E.O. — C. O. Barclay, Jr.

(S) First Commonwealth Savings Bank
301 South Washington Street
Alexandria 22314
Year Opened — 1969
C.E.O. — J. C. York, Jr.

(S) First Savings Bank of Virginia
6206 Rolling Road
Springfield 22152 (Fairfax County)
Year Opened — 1985
C.E.O. — Stephen H. Detwiler
Br: Spotsylvania County —
10693 Courthouse Road
Non-depository Office:
Fairfax County —
6564 Loisdale Court, Suite 100

(M) Imperial Savings & Loan Association, Incorporated
211 Fayette Street
Martinsville 24112
Year Opened — 1929
C.E.O. — W. B. Muse, Jr.

(M) Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened — 1974
C.E.O. — J. L. Burleson
Br: Fauquier County —
13 Culpeper Street, Warrenton

(S) Newport News Savings Bank
301 Hiden Boulevard
Newport News 23606
Year Opened — 1887
C.E.O. — Gordon L. Gentry, Jr.
Brs: City of Hampton —
30 South Armistead Avenue
2034 Coliseum Drive
City of Newport News —
13777 Warwick Boulevard
627 79th Street
Gloucester County —
Route 17, Gloucester Courthouse
James City County —
1312 Jamestown Road
Lancaster County —
Route 3, Lancaster Shopping Center, Kilmarnock
York County —
2018 U.S. Route 17, Grafton
Non-depository Office:
Dare County, North Carolina —
SR Box 242, Marlin Drive, Duck

(S) Shore Savings Bank
U.S. Route 13, P.O. Box 920
Onley 23418 (Accomack County)
Year Opened — 1962
C.E.O. — Scott Harvard
Brs: Accomack County —
Maddox Boulevard, Chincoteague
Northampton County —
U.S. Route 13, Cheriton
Bank Street, Exmore

(S) Virginia Savings Bank
Sixth & Commerce Streets
P.O. Box 1238
Front Royal 22630 (Warren County)
Year Opened — 1980
C.E.O. — W. M. Funk
Brs: City of Winchester —
35 Featherbed Lane
Shenandoah County —
U.S. Route 11 & State Route 670, Woodstock

(M) Mutual Associations
(S) Stock Associations

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTIONS PER CITY AND COUNTY AS OF DECEMBER 31, 1991

CITIES

CITY OF ALEXANDRIA

First Commonwealth Savings Bank
301 South Washington Street 22314

CITY OF HAMPTON

Brs: Newport News Savings Bank
30 South Armistead Avenue
2034 Coliseum Drive

CITY OF MARTINSVILLE

Imperial Savings & Loan Association, Incorporated
211 Fayette Street 24112

CITY OF NEWPORT NEWS

Newport News Savings Bank
301 Hiden Boulevard 23606
Brs: 13777 Warwick Boulevard
627 79th Street

CITY OF PORTSMOUTH

Elizabeth Building and Loan Association, Incorporated
519 Washington Street 23704

CITY OF WINCHESTER

Br: Virginia Savings Bank
35 Featherbed Lane

COUNTIES

ACCOMACK COUNTY

Shore Savings Bank
U.S. Route 13
Onley 23418
Br: Maddox Boulevard, Chincoteague

CAROLINE COUNTY

Caroline Savings Bank
268 North Main Street
Bowling Green 22427

FAIRFAX COUNTY

First Savings Bank of Virginia
6206 Rolling Road
Springfield 22152
Non-depository Office:
6564 Loisdale Court, Suite 100

FAUQUIER COUNTY

Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186
Br: 13 Culpeper Street, Warrenton

GLOUCESTER COUNTY

Br: Newport News Savings Bank
Route 17, Gloucester Courthouse

JAMES CITY COUNTY

Br: Newport News Savings Bank
1312 Jamestown Road

LANCASTER COUNTY

Br: Newport News Saving Bank
Route 3, Kilmarnock

NORTHAMPTON COUNTY

Brs: Shore Savings Bank
U.S. Route 13, Cheriton
Bank Street, Exmore

SHENANDOAH COUNTY

Br: Virginia Savings Bank
U.S. Route 11 & State Route 670, Woodstock

SPOTSYLVANIA COUNTY

Br: Caroline Savings Bank
Salem Station Boulevard & Leavells Road

Br: First Savings Bank of Virginia
10693 Courthouse Road

WARREN COUNTY

Virginia Savings Bank
Sixth & Commerce Streets
Front Royal 22630

YORK COUNTY

Br: Newport News Savings Bank
2018 U.S. Route 17, Grafton

INDUSTRIAL LOAN ASSOCIATIONS AND THEIR OFFICERS

CLIFTON FORGE

Industrial Loan Company
508 Main Street 24422
President — Frederick F. Johnson
Assets — $385,610

FALLS CHURCH

Beneficial Industrial Loan Association
7799 Leesburg Pike, Suite 900, 22043
President — Vernon W. Roane
Assets — $700

NORFOLK

Fleet Industrial Loan Company
#5 Koger Executive Center 23502
President — John R. Strickland
Assets — $10,597,642

RICHMOND

Commercial Credit Plan Industrial Loan Company
1514 Parham Road 23229
Vice President — E. G. Quesenberry, Jr.
Assets — $19,228,744

Realty Industrial Loan Corporation
210 East Main Street 23219
President — Hilton W. Goodwyn, Jr.
Assets — $752,106

Security Industrial Loan Association
422 East Franklin Street, Suite 107, 23219
President — Ezra J. Denerstein
Assets — $583,333

VIRGINIA BEACH

American Industrial Loan Association
3420 Holland Road 23452
President — Vernon W. Roane
Assets — $20,787,619

Essex Industrial Loan Association/Virginia Beach
200 Golden Oak Court, Suite 202, 23462
President — John S. Syer
Assets — $6,330,569

Norfolk Industrial Loan Association
200 Golden Oak Court, Suite 300, 23462
President — James T. Davis, Jr.
Assets — $32,338

INDUSTRIAL LOAN ASSOCIATIONS CONSOLIDATED STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31

	1990	1991
ASSETS		
1. Cash and balances due from depository institutions	$ 2, 107, 793	$ 973,410
2. U.S. Government securities	0	0
3. Other securities	912,650	0
4. Loans receivable	49,969,428	51,494,120
LESS: Valuation reserve	1,373,915	1,310,185
LESS: Unearned income	5,363,452	4,601,776
Net loans receivable	$43,232,061	$45,582,159
5. Land and building	1,536,088	1,078,407
6. Equipment, furniture and fixtures	248,360	271,783
7. Other real estate owned	8,332,277	7,216,824
8. Other assets	1,953,441	3,576,078
9. TOTAL ASSETS	$58,322,670	$58,698,661
LIABILITIES		
10. Borrowings from financial institutions	$12,970,173	$10,878,716
11. Borrowings from individuals	3,755,337	2,657,900
12. Borrowings from shareholders	9,978,058	19,920,695
13. Other borrowings	13,098,243	3,709,368
14. Accrued interest	301,247	342,203
15. Accrued taxes	129,059	237,285
16. Mortgage indebtedness and capitalized leases	2,183,062	1,634,989
17. Other liabilities	1,771,527	2,233,534
18. TOTAL LIABILITIES	$44,186,706	$41,614,690
CAPITAL		
19. Preferred stock (par)	$ 2,000	$ 780,200
20. Common stock (par)	892,968	892,328
21. Surplus	4,408,531	3,829,163
22. Undivided profits	8,886,865	11,582,280
23. Reserves	(54,400)	0
24. Total Capital	$14,135,964	$17,083,971
25. Total Liabilities and Capital	$58,322,670	$58,698,661

CREDIT UNIONS CONSOLIDATED BALANCE SHEET
AS OF DECEMBER 31

	1990	1991
ASSETS		
Loans	$ 855,813,245	$ 867,736,221
LESS: Allowance for loan losses	5,955,459	8,003,283
Cash	19,824,990	24,641,389
U.S. Government obligations	20,276,515	50,466,993
Federal agency securities	118,595,593	162,918,734
Common Trust Investments (ICU, NIFCU's, Mutual Funds)	2,153,009	1,892,506
Shares, deposits & certificates in corporate centrals	105,486,634	149,771,249
Shares, deposits & certificates in banks, s&l's & MSB's	97,686,919	114,155,324
Shares, deposits & certificates in other credit unions	109,000	189,388
Loans to other credit unions	123,451	-0-
Shares insurance capitalization deposit	9,726,977	10,924,262
All other investments	1,295,832	232,847
LESS: Allowance for investment loss	223,440	61,999
Land and buildings (net of depreciation)	13,258,974	18,406,572
Other fixed assets (net of depreciation)	5,955,192	5,649,381
All other assets	9,699,602	12,168,588
TOTAL ASSETS	$1,253,827,034	$1,411,088,172
LIABILITIES & SAVINGS EQUITY		
Promissory notes	$ 828,324	$ 273,392
Other notes/interest payable	569,371	316,796
Accounts payable	8,519,580	4,818,049
Dividends payable	5,098,785	4,945,689
TOTAL LIABILITIES	$ 15,016,060	$ 10,353,926
Share certificates	$ 302,100,858	$ 294,263,699
Share draft accounts	77,039,852	85,650,399
IRA accounts	168,226,369	192,962,871
Other shares	575,401,253	698,479,209
TOTAL SHARES	$1,122,768,332	$1,271,356,178
Regular/statutory reserve	$ 39,361,950	$ 41,753,634
Other reserves	25,084,393	28,623,743
Undivided earnings	51,596,299	59,000,691
TOTAL EQUITY	$ 116,042,642	$ 129,378,068
TOTAL LIABILITIES & EQUITY	$1,253,827,034	$1,411,088,172
Number of credit unions in operation	96	93

CREDIT UNIONS

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

	1990	1991
INCOME		
Interest on loans (gross)	$ 95,990,598	$ 96,870,668
LESS: interest refunded	24,702	18,379
Income from investments	25,343,382	30,247,900
Fee income	3,626,045	4,307,703
Other operating income	2,282,026	2,403,720
TOTAL GROSS INCOME	$127,217,349	$133,811,612
EXPENSES		
Employee compensation & benefits	$ 16,465,832	$ 18,159,778
Travel & conference expense	559,595	564,584
Office occupancy expense	1,937,894	2,320,664
Office operations expense	7,522,798	7,984,200
Education & promotional expenses	823,653	832,756
Loan servicing expense	1,926,871	1,942,995
Professional & outside services	1,740,775	2,190,104
Provision for investment losses	7,864	(130,385)
Provision for loan losses	4,599,326	5,551,359
Members insurance	1,778,216	2,206,705
Operating fees (examination & supervision fees)	454,923	387,730
Miscellaneous operating expenses	1,062,920	1,093,468
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	$ 38,880,667	$ 43,103,958
NET INCOME (LOSS) BEFORE DIVIDENDS	$ 88,336,682	$ 90,707,654
Gains (losses) on investments	$ 142,149	$ 106,650
Gains (losses) on deposition of fixed assets	(8,950)	(11,963)
Other non-operating income (expense)	(406)	16,630
TOTAL NON-OPERATING GAINS (LOSSES)	$ 132,793	$ 111,317
Total net income (loss) before dividends	$ 88,469,475	$ 90,818,971
Interest on borrowed money	108,094	48,273
Dividends	73,892,446	75,591,866
Net income (loss) after dividends	$ 14,468,935	$ 15,178,832
LESS: Required transfer to statutory reserve	$ 2,727,709	$ 1,613,100
Change to undivided earnings as a result of operations	$ 11,741,226	$ 13,565,732

CREDIT UNION APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

MERGERS

DATE RECEIVED	DESCRIPTION	ACTIVITY
5/15/91	University of Virginia Employees Credit Union, Inc., Charlottesville, VA to merge into it Albemarle County Federal Credit Union, Charlottesville, VA	Approved 6/21/91
6/10/91	Piedmont Educational Employees' Credit Union, Incorporated, Danville, VA to merge into it R and B Employees Credit Union, Danville, VA	Approved 6/21/91
6/7/91	A.B. and W. Transit Employees Credit Union, Incorporated, Alexandria, VA to merge into it Potomac Yard Federal Credit Union, Alexandria, VA	Approved 9/4/91
7/1/91	Virginia League Central Credit Union, Incorporated, Lynchburg, VA to merge into it Strother Drug Employees Credit Union, Incorporated, Lynchburg, VA	Approved 9/4/91

CREDIT UNION STATUS CHANGES — 1991

MERGERS

July 1 University of Virginia Employees Credit Union, Inc., Charlottesville, VA merged into it Albemarle County Federal Credit Union, Charlottesville, VA under the title and charter of "University of Virginia Employees Credit Union, Inc."

July 24 Piedmont Educational Employees' Credit Union, Incorporated, Danville, VA merged into it R and B Employees Credit Union, Danville, VA under the charter and title of "Piedmont Educational Employees' Credit Union, Incorporated."

September 18 A.B. and W. Transit Employees Credit Union, Incorporated, Alexandria, VA merged into it Potomac Yard Federal Credit Union, Alexandria, VA under the charter and title of "A.B. and W. Transit Employees Credit Union, Incorporated."

July 1 Virginia League Central Credit Union, Incorporated, Lynchburg, VA merged into it Strother Drug Employees Credit Union, Incorporated, Lynchburg, VA under the charter and title of "Virginia League Central Credit Union, Incorporated."

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1991

A.B. and W. Transit Employees Credit Union, Incorporated
614 Washington Street
Alexandria, VA 22314
Treasurer — R. L. Croson
Date Opened — 4/17/52
Assets — $12,384,562

Alexandria Postal Credit Union, Incorporated
1100 Wythe Street
Alexandria, VA 22314
Treasurer — S. A. Jennings
Date Opened — 3/23/49
Assets — $1,723,556

Allied Service Employees Credit Union, Incorporated
515 King Street, Suite 100
P.O. Box 1726
Alexandria, VA 22313
Treasurer — A. V. Cangiano
Date Opened — 10/8/54
Assets — $380,650

AMOCO Yorktown Refinery Credit Union, Incorporated
2201 Goodwin Neck Road
P.O. Box 578
Yorktown, VA 23690
Treasurer — L. L. Knutson
Date Opened — 3/12/58
Assets — $1,340,339

AMS Credit Union
1777 North Kent Street
Arlington, VA 22209
Treasurer — C. B. VanGorder
Date Opened — 8/31/77
Assets — $974,505

Arlington County Employees Credit Union, Incorporated
3900 North Fairfax Drive, Suite 300
Arlington, VA 22203
Treasurer — P. E. Long
Date Opened — 2/27/53
Assets — $20,477, 492
Service Facilities — 2100 Clarendon Boulevard, Room 506, Arlington, VA 22201
1701 North George Mason Drive, Arlington, VA 22205

Augusta Hospital Employees Credit Union, Inc.
501 Oak Avenue
Waynesboro, VA 22980
Treasurer — D. Shank
Date Opened — 4/3/64
Assets — $1,721,919
Service Facility — 1410 North Augusta Street, Staunton, VA 24401

Bayville Farms Credit Union, Incorporated
4137 First Court Road
P.O. Box 5506
Virginia Beach, VA 23455
Treasurer — B. H. Noah
Date Opened — 7/24/63
Assets — $42,635

Belt Line Employees Credit Union, Incorporated
1050 Virginia Avenue
P.O. Box 7323
Portsmouth, VA 23707
Treasurer — F. M. Williams
Date Opened — 12/23/29
Assets — $1,826,892

Blue Cross and Blue Shield of Virginia Employees' Credit Union, Incorporated
2015 Staples Mill Road
P.O. Box 27401 01B
Richmond, VA 23279
Treasurer — G. H. Howerton
Date Opened — 12/17/58
Assets — $3,601,302
Service Facility — 2221 Edward Holland Drive, Richmond, VA 23230

C.C.C. Martinsville Employees Credit Union, Incorporated
Route 4, Box 244
Ridgeway, VA 24148
Treasurer — E. L. Fisher
Date Opened — 8/10/64
Assets — $522,359

Campbell County Employees Credit Union, Inc.
115 Fountain Drive
Lynchburg, VA 24501
Treasurer — E. A. Taylor
Date Opened — 9/19/56
Assets — $341, 837

Chesapeake City Employees Credit Union
401 Albemarle Drive, Suite 102
Chesapeake, VA 23320
Treasurer — J. R. Warren, Jr.
Date Opened — 5/18/71
Assets — $2,443,448

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1991

Chesapeake Public School Employees' Credit Union, Inc.
544 Battlefield Boulevard South
Chesapeake, VA 23320
Treasurer — L. L. Doyle
Date Opened — 4/2/61
Assets — $4,425,157

Chessie-Newport News Credit Union
8000 Marshall Avenue
P.O. Box 5230
Newport News, VA 23605
Treasurer — D. E. Bartron
Date Opened — 4/28/28
Assets — $6,240,209

City of Alexandria Employees Credit Union, Inc.
1434 Duke Street
Alexandria, VA 22314
Treasurer — L. M. Devers
Date Opened — 10/13/58
Assets — $5,571,434

Danville Postal Credit Union, Incorporated
700 Main Street
P.O. Box 1344
Danville, VA 24543
Treasurer — M. F. Powell
Date Opened — 4/1/27
Assets — $1,589,903

DIR Credit Union, Incorporated
Federal Building, 400 North Eighth Street
Richmond, VA 23219
Treasurer — L. R. Reynolds
Date Opened — 12/21/50
Assets — $3,615,457

Dominion Credit Union, Incorporated
One James River Plaza, Lobby Level
P.O. Box 26666
Richmond, VA 23261
Treasurer — B. R. Cathey
Date Opened — 10/5/40
Assets — $36,074,670

E.T.C. Virginia Credit Union, Incorporated
1501 North Main Street
P.O. Box 648
Blacksburg, VA 24060
Treasurer — P. Palmer
Date Opened — 3/24/52
Assets — $82,303

Economy Credit Union
1157 Production Road
Norfolk, VA 23502
Treasurer — S. A. Allen
Date Opened — 9/28/72
Assets — $298,559

Fairfax County Employees Credit Union Incorporated
3857 Plaza Drive
Fairfax, VA 22030
Treasurer — J. L. Lemons
Date Opened — 4/29/58
Assets — $42,009,310

Federal Employees Credit Union of Petersburg, Incorporated
29 Franklin Street
P.O. Box 15
Petersburg, VA 23804
Treasurer — T. M. Crawley, Jr.
Date Opened — 8/14/24
Assets — $1,994,449

Fort Monroe Credit Union, Incorporated
Building T-261, Patch Road
Fort Monroe, VA 23651
Treasurer — R. E. Baughan, Jr.
Date Opened — 9/15/53
Assets — $18,075,126
Service Facilities — 227 Willow Oaks Square, Hampton, VA 23669
108 West Mercury Boulevard, Hampton, VA 23669

Frederick Credit Union
1011 Berryville Avenue, Suite 5
Winchester, VA 22601
Treasurer — K. West
Date Opened — 4/1/82
Assets — $530,045

Greater Telecom Employees Credit Union
9269 Lee Avenue
P.O. Box 449
Manassas, VA 22110
Treasurer — C. Lewis
Date Opened — 1/20/69
Assets — $12,907,565

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1991

Gwaltney Employees Credit Union, Incorporated
Highways 66 & 10
P.O. Box 69
Smithfield, VA 23430
Treasurer — B. R. Wise
Date Opened — 8/10/61
Assets — $1,553,539

Hampton City Employees Credit Union, Incorporated
City Hall Building, 22 Lincoln Street
Hampton, VA 23669
Treasurer — L. C. Riggs, Jr.
Date Opened — 11/17/55
Assets — $4,143,747
Service Facility — 419 North Armistead Avenue, Hampton, VA 23669

Hampton Roads Educators' Credit Union, Inc.
2130 Cunningham Drive
Hampton, VA 23666
Treasurer — W. F. Trimble, Jr.
Date Opened — 4/6/54
Assets — $11,674,219

Hampton Roads Postal Credit Union, Inc.
6060 Jefferson Avenue, Suite 3009
Newport News, VA 23605
Treasurer — R. Wazeerud-Din
Date Opened — 3/7/52
Assets — $2,529,676

Healthcare Systems Credit Union
3300 Gallows Road
Falls Church, VA 22046
Treasurer — H. A. Schmitt, Jr.
Date Opened — 2/16/70
Assets — $12,852,180
Service Facility — 8300 Arlington Boulevard, Suites D1 & E1, Fairfax, VA 22031

Hercules Covington Employees Credit Union
424 West Prospect Street
Covington, VA 24426
Treasurer — D. Hicks
Date Opened — 9/4/69
Assets — $345,720

ICI Employees Credit Union
Discovery Drive, Bermuda Hundred
P.O. Box 411
Hopewell, VA 23860
Treasurer — R. T. Williams
Date Opened — 1/30/76
Assets — $549,358

Klann Employees Credit Union, Incorporated
301 Fourth Street
Waynesboro, VA 22980
Treasurer — S. F. Shiflett
Date Opened — 9/2/56
Assets — $62, 509

Life Line Credit Union, Inc.
5904 Hampstead Avenue
Richmond, VA 23226
Treasurer — B. E. Estes
Date Opened — 4/11/69
Assets — $2,129,282

Loudoun Credit Union
2A West Loudoun Street
Leesburg, VA 22075
Treasurer — L. C. Turner
Date Opened — 2/3/78
Assets — $2,399,724

Lynchburg Appalachian Employees Credit Union, Incorporated
4001 Mayflower Drive
Lynchburg, VA 24501
Treasurer — R. S. Bird, Jr.
Date Opened — 6/28/54
Assets — $274,311

Lynchburg General Credit Union
1901 Tate Spring Road
Lynchburg, VA 24501
Treasurer — D. Gough
Date Opened — 10/1/70
Assets — $467,868

Lynchburg Postal and Federal Employees Credit Union, Incorporated
3300 Odd Fellows Road, Room 103
Lynchburg, VA 24506
Treasurer — J. G. Meyers, Jr.
Date Opened — 5/1/26
Assets — $4,090,294

M.H.M.H.C. Employees Credit Union
Memorial Hospital, Northside Drive
Martinsville, VA 24112
Treasurer — P. D. Wilson
Date Opened — 9/18/70
Assets — $637,157

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1991

Martinsville DuPont Employees Credit Union, Incorporated
U.S. Route 220 East, DuPont Road
P.O. Box 2158
Martinsville, VA 24112
Treasurer — D. W. Nunn
Date Opened — 3/23/53
Assets — $87,583,410
Service Facility — DuPont Plant, DuPont Road, Martinsville, VA 24112

Martinsville Postal Credit Union, Incorporated
810 Starling Avenue
P.O. Box 4762
Martinsville, VA 24112
Treasurer — S. A. Knott
Date Opened — 7/1/49
Assets — $178,280

N.C.S.E. Credit Union, Inc.
Nelson County School Board Office
P.O. Box 276
Lovingston, VA 22949
Treasurer — P. M. Drumheller
Date Opened — 6/25/70
Assets — $415,518

NABISCO Employees Credit Union
6002 South Laburnum Avenue
Richmond, VA 23231
Treasurer — C. J. Anderson
Date Opened — 8/22/76
Assets — $1,854,916

Nansemond Credit Union, Incorporated, The
617 East Washington Street
Suffolk, VA 23434
Treasurer — E. Demiel
Date Opened — 6/20/49
Assets — $2,748,665

Naval Hospital Credit Union, Incorporated
Administration Building 272
P.O. Box 1105
Portsmouth, VA 23705
Treasurer — W. A. Guinn
Date Opened — 11/11/53
Assets — $3,562,338

Navy Yard Credit Union, Incorporated, The
5100 George Washington Highway
P.O. Box 1397
Portsmouth, VA 23702
Treasurer — W. E. Reitelbach, Jr.
Date Opened — 6/7/29
Assets — $43,495,343
Service Facilities — Building M-32, NNSY, Portsmouth, VA 23709
Building 73, NNSY, Portsmouth, VA 23709
3325 Taylor Road, Chesapeake, VA 23321

Newport News Educators' Credit Union, Incorporated
12626 Nettles Drive
P.O. Box 6249
Newport News, VA 23606
Treasurer — J. M. Leonard
Date Opened — 11/1/54
Assets — $24,755,259
Service Facility — 812 Main Street, Newport News, VA 23605

Newport News Municipal Employees Credit Union, Incorporated
502 Operations Drive
Newport News, VA 23602
Treasurer — R. W. Jones
Date Opened — 11/21/50
Assets — $21,995,159
Service Facility — 210 25th Street, Newport News, VA 23607

Newport News Shipbuilding Employees' Credit Union, Inc.
3711 Huntington Avenue
Newport News, VA 23607
Treasurer — B. P. Hill
Date Opened — 6/2/28
Assets — $386,290,473
Service Facilities — 433 Denbigh Boulevard, Newport News, VA 23602
5001 Huntington Avenue, Newport News, VA 23607
2300 Cunningham Drive, Hampton, VA 23666

Norfolk Newspapers Employees Credit Union, Incorporated
150 West Brambleton Avenue
Norfolk, VA 23510
Treasurer — P. H. Yaros
Date Opened — 8/24/53
Assets — $2,319,211

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1991

Norfolk Southern Employees' Credit Union
Incorporated
1324 North Battlefield Boulevard, Suite 3-F
Chesapeake, VA 23320
Treasurer — T. E. Coates, Jr.
Date Opened — 4/26/28
Assets — $2,244,186

Norfolk, VA Postal Credit Union, Incorporated
600 Church Street, Room 246
P.O. Box 781
Norfolk, VA 23501
Treasurer — W. H. Beck
Date Opened — 3/9/25
Assets — $4,202,642

Old Dominion University Credit Union, Inc.
Webb Center, West 49th Street
Norfolk, VA 23508
Treasurer — J. W. Stoughton
Date Opened — 1/16/59
Assets — $10,456,837

P.W.C. Employees Credit Union
3460 Commission Court, Suite 103
Woodbridge, VA 22192
Treasurer — D. A. Butler
Date Opened — 1/21/71
Assets — $3,052,022

P.W.H. Employees Credit Union, Inc.
8700 Sudley Road
Manassas, VA 22110
Treasurer — E. S. Hyatt
Date Opened — 10/10/69
Assets — $574,309

Petersburg Federal Reformatory Credit Union, Incorporated
Federal Correctional Institution
Petersburg, VA 23804
Treasurer — W. W. Hawkins
Date Opened — 8/27/51
Assets — $837,515

PFD FIREFIGHTERS Credit Union, Incorporated
361 Effingham Street
Portsmouth, VA 23704
Treasurer — K. G. Ballentine
Date Opened — 5/24/55
Assets — $3,306,470

Piedmont Educational Employees' Credit Union, Incorporated
306 Poplar Street
Danville, VA 24541
Treasurer — R. Dorr
Date Opened — 5/12/69
Assets — $6,754,397
Service Facility — 700 Monument Street, Danville, VA 24541

Portsmouth Police Credit Union, Incorporated
711 Crawford Street, Room 108
P.O. Box 1066
Portsmouth, VA 23705
Treasurer — K. R. Davis
Date Opened — 4/24/57
Assets — $1,373,646

Portsmouth Post Office Credit Union, Incorporated, The
933 Broad Street, Room 123
P.O. Box 7265
Portsmouth, VA 23707
Treasurer — G. M. Henley
Date Opened — 2/3/49
Assets — $1,841,512

Prime Care Credit Union, Incorporated
600 Gresham Drive
Norfolk, VA 23507
Treasurer — J. W. Balk
Date Opened — 3/9/70
Assets — $5,204,498
Service Facility — 6015 Poplar Hall Drive, Suite 102, Norfolk, VA 23502

Proctor & Gamble Employees Credit Union, Incorporated
3600 Elm Avenue
Portsmouth, VA 23705
Treasurer — T. P. White
Date Opened — 12/1/58
Assets — $174,346

Richmond Fire Department Credit Union, Incorporated
4715 Forest Hill Avenue
Richmond, VA 23225
Treasurer — E. C. Vaughan
Date Opened — 5/15/29
Assets — $6,571,229

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1991

Richmond Police Credit Union, Incorporated
2907 North Boulevard
Richmond, VA 23230
Treasurer — A. L. Winstead
Date Opened — 11/15/34
Assets — $2,124,952

Richmond Postal Credit Union, Incorporated, The
1601 Ownby Lane
Richmond, VA 23232
Treasurer — B. Wilson
Date Opened — 11/22/23
Assets — $31,436,451

Riverside Health System Employees' Credit Union, Incorporated
J. Clyde Morris Boulevard
Newport News, VA 23601
Treasurer — F. K. Hahn
Date Opened — 9/1/70
Assets — $2,805,771

S & S Machinery Credit Union
Route 3, Box 70
Cedar Bluff, VA 24609
Treasurer — D. M. Robinette
Date Opened — 3/1/72
Assets — $1,120,352

S.C.L. Employees Credit Union of Richmond, Inc.
Bryan Park Terminal, RF&P Railroad
P.O. Box 6355
Richmond, VA 23230
Treasurer — S. L. Green
Date Opened — 6/17/52
Assets — $167,256

Salem E.B.A. Credit Union, Incorporated
731 Harrison Avenue
Salem, VA 24153
Treasurer — G. L. Lyle
Date Opened — 4/24/57
Assets — $4,554,210

Shenandoah County Credit Union
6044 South Main Street
P.O. Box 354
Mount Jackson, VA 22842
Treasurer — C. L. Meadows
Date Opened — 9/1/81
Assets — $219,586

Smithfield Packing Employee's Credit Union
Smithfield Packing Company, North Church Street
P.O. Box 447
Smithfield, VA 23430
Treasurer — O. Addison
Date Opened — 4/27/71
Assets — $1,491,701

Southern States Employees' Credit Union, Incorporated
6606 West Broad Street
Richmond, VA 23213
Treasurer — A. G. Meissner, Jr.
Date Opened — 5/5/40
Assets — $9,805,702

Spruance Cellopohane Employees Credit Union, Incorporated
7119 Jefferson Davis Highway
Richmond, VA 23237
Treasurer — C. Fountain
Date Opened — 3/24/53
Assets — $6,183,816

Staunton Employees Credit Union
114 West Johnston Street
Staunton, VA 24401
Treasurer — P. L. Collins
Date Opened — 1/18/79
Assets — $406,496

T.M.C. Employees Credit Union, Inc.
1000 Robins Road
P.O. Box 10341
Lynchburg, VA 24506
Treasurer — P. W. Stilwell
Date Opened — 2/15/52
Assets — $957,525

Texaco Employees' Credit Union, Incorporated
Foot of Rosemont Avenue
P.O. Box 5827
Chesapeake, VA 23324
Treasurer — L. L. Dail
Date Opened — 11/12/53
Assets — $651,529

Thalhimers Credit Union, Incorporated
Sixth & Broad Streets
Richmond, VA 23219
Treasurer — C. W. Lindsay
Date Opened — 9/15/30
Assets — $1,571, 928

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1991

Tidewater Telephone Employees Credit Union, Incorporated
5648 Southern Boulevard
Virginia Beach, VA 23462
Treasurer — E. Johnson, Jr.
Date Opened — 7/22/58
Assets — $18,372,879
Service Facility — 2211 Executive Drive, Suite 100, Hampton, VA 23666

Times-World Employees Credit Union, Incorporated
201 West Campbell Avenue
Roanoke, VA 24010
Treasurer — N. K. Shively
Date Opened — 9/18/41
Assets — $991,222

U. S. E. Credit Union
1901 Goodyear Boulevard
P.O. Box 2117
Danville, VA 24541
Treasurer — J. W. Barker
Date Opened — 4/12/79
Assets — $1,984,859

University of Virginia Employees Credit Union, Inc.
1936 Arlington Boulevard
Charlottesville, VA 22903
Treasurer — C. T. Gillet
Date Opened — 5/19/54
Assets — $50,537,553
Service Facilities — 222 Lee Street, UVA Hospital, Charlottesville, VA 22908
Blue Ridge Hospital, Room 51, Charlottesville, VA 22901
436 Lexington Avenue, Charlottesville, VA 22901

V.B.H. Employees Credit Union, Incorporated
3300 Rivermont Avenue
Lynchburg, VA 24503
Treasurer — L. H. Ewers
Date Opened — 10/14/65
Assets — $559,366

Valley Credit Union
Route 5, Box 66
Luray, VA 22835
Treasurer — R. Lancaster
Date Opened — 11/4/75
Assets — $165,693

Valley Industrial Credit Union
501 West Broad Street
P.O. Box 1784
Waynesboro, VA 22980
Treasurer — S. T. Brauninger
Date Opened — 6/13/77
Assets — $6,462,162

Virginia Credit Union, Inc.
808 East Broad Street
P.O. Box 6713
Richmond, VA 23219
Treasurer — D. J. Hall
Date Opened — 12/11/28
Assets — $235,770,964
Service Facilities — 101 North Fourteenth Street, Richmond, VA 23219
2300 West Broad Street, Richmond, VA 23220
7590 West Broad Street, Richmond, VA 23229
6641 Mechanicsville Turnpike, Mechanicsville, VA 23111
10450 Midlothian Turnpike, Richmond, VA 23235
3805 Cutshaw Avenue, Richmond, VA 23230

Virginia Gas Credit Union, Incorporated
107 South Coalter Street
Staunton, VA 24401
Treasurer — B. E. Dale
Date Opened — 5/29/56
Assets — $3,283,926

Virginia League Central Credit Union, Incorporated
1207 Fenwick Drive
P.O. Box 11469
Lynchburg, VA 24506
Treasurer — E. H. Farley, Jr.
Date Opened — 9/29/39
Assets — $13,104,073

Virginia United Methodist Conference Credit Union, Inc.
4016 West Broad Street
P.O. Box 11367
Richmond, VA 23230
Treasurer — G. S. Lightner
Date Opened — 3/27/52
Assets — $9,289,601

ALPHABETICAL LISTING BY NAME OF STATE CHARTERED CREDIT UNIONS SHOWING ASSETS, TREASURERS AND SERVICE FACILITIES AS OF DECEMBER 31, 1991

W.P.S.E. Credit Union, Inc.
301 Pine Avenue
Waynesboro, VA 22980
Treasurer — M. F. Helms
Date Opened — 10/17/58
Assets — $1,204,302

Waynesboro DuPont Employees Credit Union
301 DuPont Boulevard
P.O. Box 1365
Waynesboro, VA 22980
Treasurer — J. M. Campbell
Date Opened — 7/1/59
Assets — $145,025,451
Service Facilities — 2200 West Main Street,
Waynesboro, VA 22980
200 East Broad Street,
Waynesboro, VA 22980

WECCU Credit Union
201 North Maple Avenue
Covington, VA 24426
Treasurer — C. H. Landis, Sr.
Date Opened — 9/17/53
Assets — $12,203,687

William Byrd Press Employees' Credit Union, Incorporated
2901 Byrdhill Road
Richmond, VA 23228
Treasurer -- D. W. Hill
Date Opened — 6/29/51
Assets — $1,937,708

BRANCHES OF OUT-OF-STATE CREDIT UNIONS

DULLES
United Air Lines Employees' Credit Union
Midfield Terminal Building, Dulles International Airport
branch of United Air Lines Employees' Credit Union,
Chicago, Illinois

LYNCHBURG
Meredith Credit Union
1204 Fenwick Drive, Suite 113, 24502
branch of Meredith Credit Union,
West Des Moines, Iowa

WILLIAMSBURG
Anheuser-Busch Employees' Credit Union
243 McLaws Circle, Suite 100, 23185
branch of Anheuser-Busch Employees' Credit Union,
St. Louis, Missouri

NONPROFIT DEBT COUNSELING AGENCIES
(Pursuant to Chapter 10.0, Title 6.1 of the Code of Virginia)

Consumer Credit Counseling and Education Services of Greater Washington, Inc., d/b/a
Consumer Credit Counseling and Education Service of Northern Virginia
3927 Old Lee Highway
Suite 101-E
Fairfax, Virginia 22030
Brs: 732 North Washington Street, Suite 500, Alexandria, VA 22314
10627 Crestwood Drive, Manassas, VA 22110

Peninsula Family Service, Inc., d/b/a
Consumer Credit Counseling Service of the Virginia Peninsula
1520 Aberdeen Road
Suite 310
Post Office Box 7315
Hampton, Virginia 23666
Brs: 12891 Jefferson Avenue, Newport News, VA 23602
427 Franklin Street, Williamsburg, VA 23185
1657 Merrimac Trail, Williamsburg, VA 23185

Family Service of Central Virginia, Incorporated, d/b/a
Consumer Credit Counseling of Central Virginia
1010 Miller Park Square
Lynchburg, Virginia 24501

Family Services of Tidewater, Inc., d/b/a
Consumer Credit Counseling Service of Tidewater
222 West 19th Street
Norfolk, Virginia 23517
Brs: 3720 Virginia Beach Boulevard, Virginia Beach, VA 23452
1015 Eden Way, North, Suite C, Chesapeake, VA 23320
123 Bank Street, Suffolk, VA 23434
300 North Main Street, Franklin, VA 23851

Consumer Credit Counseling Service of Virginia, Inc.
Six North Sixth Street
Suite 200
Richmond, Virginia 23219
Brs: 209 Temple Avenue, Colonial Heights, VA 23834
300 Preston Avenue, Charlottesville, VA 22901
Route 3, 706 Westwood Office Park, Fredericksburg, VA 22401
6477 College Park Square, The Atrium, Suite 202, Virginia Beach, VA 23464
153 Deer Run Road, Danville, VA 24540
200 North Main Street, Farmville, VA 23901
1655 East Market Street, Harrisonburg, VA 22801
5600 Portsmouth Boulevard, Elmhurst Square 1, Portsmouth, VA 23701

Consumer Credit Counseling Service of Roanoke Valley, Inc.
3102-B Peters Creek Road
Roanoke, Virginia 24019
Br: 102-A Arbor Drive, Christiansburg, VA 24073

MONEY ORDER SALES

(Licensed Pursuant to Chapter 12, Title 6.1 of the Code of Virginia)

Addington Oil Corporation, t/a
Quick Stop Markets
167 West Jackson Street
Gate City, Virginia 24251

American Express Travel Related Service
Company, Inc.
American Express Tower
World Financial Center
New York, New York 10285-4775

B A Cheque Corporation
1 Powell Street
San Francisco, California 94102

Barclays Bank P L C
120 Broadway
New York, New York 10005

Citicorp Services, Incorporated
8430 West Bryn Mawr
Chicago, Illinois 60631

Gens Limited Partnership
14 Commerce Street
Dundalk Center
Dundalk, Maryland 21222

Global Express Money Orders, Inc.
8819 Monard Drive
Silver Spring, Maryland 20910

Interpayment Services Limited
120 Broadway
New York, New York 10005

Mattowler, Inc.
Dillwyn Pharmacy
Main & Conner Streets
Dillwyn, Virginia 23936

Merchants Express Money Order Company
1029 Mumma Road
Wormleysburg, Pennsylvania 17043

Nupar, Inc.
1205 Orchard Drive
Crozet, Virginia 22932

Omni Check Center, Inc.
4632 Jefferson Davis Highway
Richmond, Virginia 23234

Short Stop Food Stores, Inc.
11300 Hull Street Road
Midlothian, Virginia 23113

Societe Francaise Du Cheque De Voyage
c/o American Express Company
American Express Tower
World Financial Center
New York, New York 10285-4775

Thomas Cook, Inc.
Travelers Cheque Division
11 West 42nd Street
New York, New York 10036

Travelers Cheque Associates Limited
c/o American Express Company
American Express Tower
World Financial Center
New York, New York 10285-4775

Travelers Express Company, Inc.
1550 Utica Avenue, South
Minneapolis, Minnesota 55416

Western Union Financial Services, Inc.
One Lake Street
Upper Saddle River, New Jersey 07458